S8180-2

1985 ANNUAL REPORT

OF THE

Bureau of Financial Institutions

State Corporation Commission
Commonwealth of Virginia

SHOWING THE CONDITION OF

Banks
Savings and Loan Associations
Industrial Loan Associations
Credit Unions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1985

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

TABLE OF CONTENTS

Letter of Transmittal 3

Personnel 4

Legal Holidays 5

Organizational Chart 6

Domestic Deposits of State and National Banks 7

Banks:
- Consolidated Report of Condition, Virginia State Banks 8
- Consolidated Report of Income 9
- Operating Ratios of all State Banks 10-12
- Bank Applications Received and/or Acted Upon 12-18
- Bank Status Changes 18-23
- Individual Banks (Report of Condition) 24-59
- Alphabetical Listing by Name of State Banks Showing Branches and Officers 60-76
- Alphabetical Listing by Location of State Banks and Their Banking Offices Per City and County 77-94
- Registered Bank Holding Companies 95
- Trust Subsidiaries 97
- Foreign Branches and Edge Act Banks 98

Savings and Loans:
- Savings and Loan Holding Companies and Their Virginia Chartered Subsidiaries 98
- Consolidated Statement of Condition/Mutual & Stock 99
- S & L Applications Received and/or Acted Upon 100
- S & L Status Changes 102-103
- Individual Savings & Loan Associations (Report of Condition) 104-113
- Alphabetical Listing by Name of State Savings & Loans Showing Branches and Officers 114-117
- Alphabetical Listing by Location of State Savings & Loan Offices Per City and County 118-122

Industrial Loan Associations:
- Industrial Loan Associations and Other Information 123
- Consolidated Statement of Financial Condition 124

Credit Unions:
- Consolidated Balance Sheet 125
- Consolidated Statement of Income and Expenses 126
- Virginia Credit Union Share Insurance Corporation — Balance Sheet 127
- Insured Credit Unions and Other Information 128-135
- Credit Union Status Changes 136

Nonprofit Debt Counseling Agencies 137

Money Order Sales 138

STATE CORPORATION COMMISSION

PRESTON C. SHANNON, Chairman

THOMAS P. HARWOOD, JR. ELIZABETH L. LACY

GEORGE W. BRYANT, JR., Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1985

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1985.

Respectfully,
SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS
SIDNEY A. BAILEY, Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE
THELMA B. GREENWOOD, Assistant Commissioner

RESEARCH AND STRUCTURE
NICHOLAS C. KYRUS, Deputy Commissioner

SAFETY AND SOUNDNESS
GEORGE W. PETRY, Deputy Commissioner

SAVINGS AND LOAN ASSOCIATIONS AND CREDIT UNIONS
LEWIS S. TRUEHEART, Deputy Commissioner

CONSUMER FINANCE
JOHN T. SUTTON, JR., Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 16, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

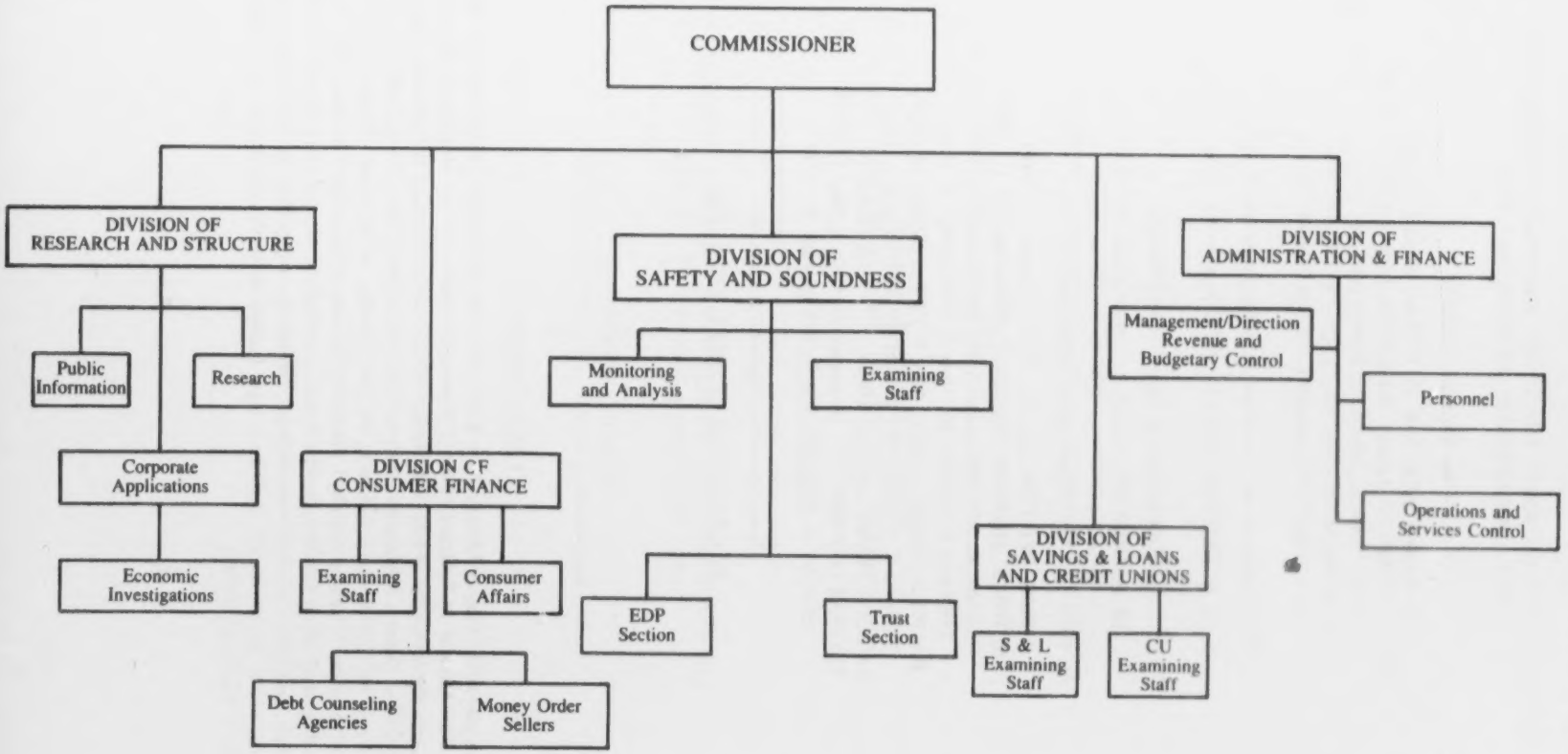
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

LEGAL HOLIDAYS

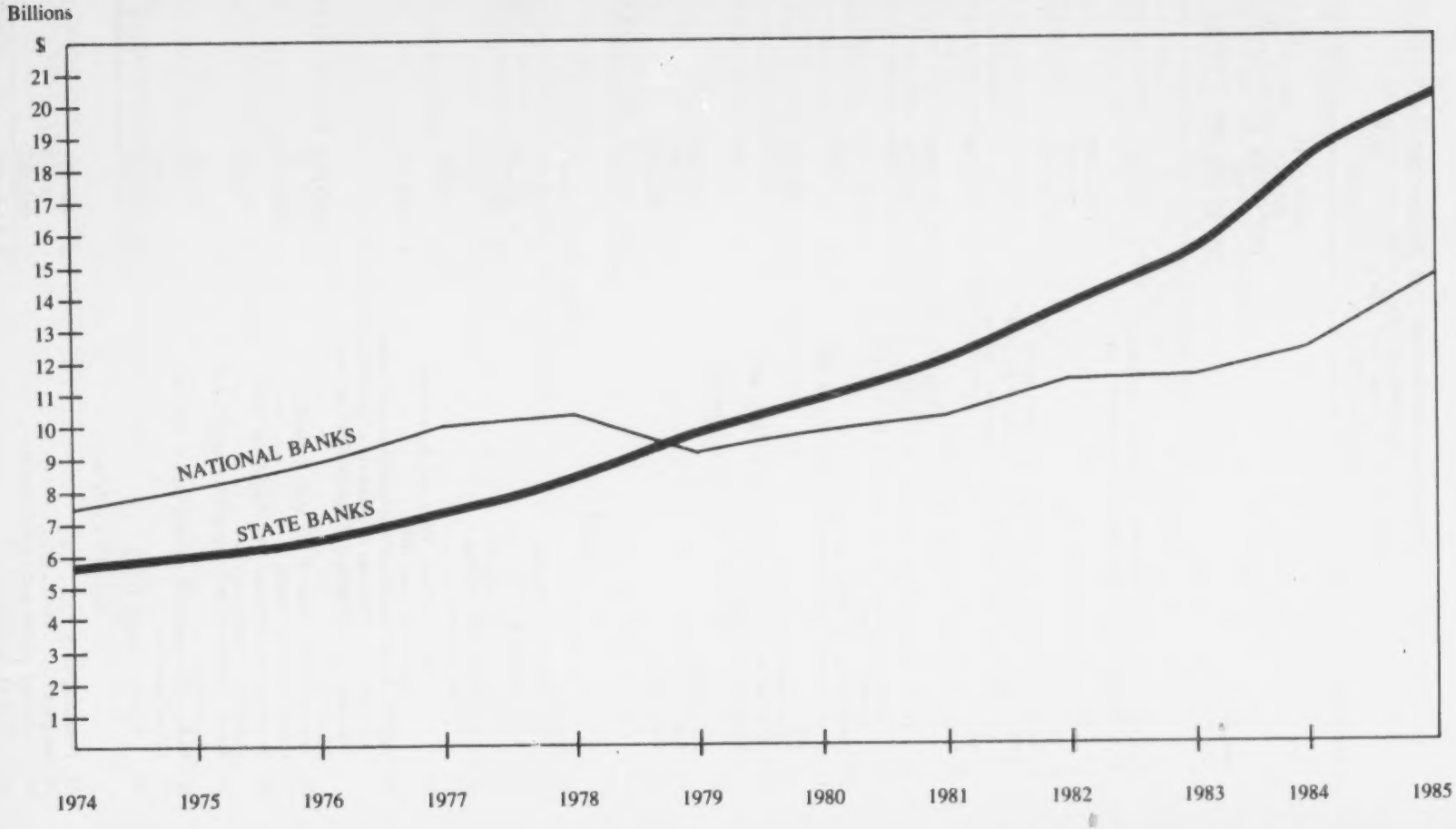
In each year the first day of January (New Year's Day), the third Monday in January (Lee-Jackson-King Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the Tuesday next following the first Monday in November (Election Day), the fourth Thursday in November (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or, whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this State or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1–Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART



DOMESTIC DEPOSITS OF STATE AND NATIONAL BANKS

VIRGINIA 1974–1985



CONSOLIDATED REPORT OF CONDITION
VIRGINIA STATE BANKS
DECEMBER 31, 1984 AND DECEMBER 31, 1985
(DOLLAR AMOUNTS IN THOUSANDS)

	126 STATE BANKS DECEMBER 31, 1984 954 BRANCHES	121 STATE BANKS DECEMBER 31, 1985 937 BRANCHES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,100,553	$ 2,082,650
2. Noninterest-bearing balances and currency and coin	1,545,658	1,675,600
3. Interest-bearing balances	554,895	407,050
4. Securities	3,732,395	4,787,889
5. Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	919,034	1,157,119
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	14,520,978	16,453,994
8. LESS: Allowance for loan and lease losses	144,757	173,863
9. Loans and leases, net of unearned income and allowance for losses	$14,376,221	$16,280,131
10. Assets held in trading accounts	9,864	54,422
11. Premises and fixed assets (including capitalized leases)	536,603	556,296
12. Other real estate owned	18,444	18,000
13. Investments in unconsolidated subsidiaries and associated companies	4,787	2,468
14. Customers' liabilities to banks on acceptances outstanding	115,283	72,384
15. Intangible assets	23,648	49,033
16. Other assets	362,296	374,556
17. TOTAL ASSETS	$22,199,128	$25,434,948
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 3,894,423	$ 4,281,368
20. (2) Interest-bearing	14,039,794	15,889,258
21. In domestic offices	$17,934,217	$20,170,626
22. (1) Noninterest-bearing	1,610	1,200
23. (2) Interest-bearing	386,824	262,824
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 388,434	$ 264,024
25. Federal Funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,749,967	2,618,898
26. Demand notes issued to the U.S. Treasury	114,567	197,239
27. Other borrowed money	106,761	90,887
28. Mortgage indebtedness and obligations under capitalized leases	58,008	63,896
29. Banks' liabilities on acceptances executed and outstanding	115,283	72,384
30. Notes and debentures subordinated to deposits	5,242	108,494
31. Other liabilities	254,957	269,401
32. TOTAL LIABILITIES	$20,727,436	$23,855,849
EQUITY CAPITAL		
33. Common stock	$ 443,491	$ 446,454
34. Surplus	365,539	337,467
35. Undivided profits and capital reserves	662,662	795,178
36. TOTAL EQUITY	$ 1,471,692	$ 1,579,099
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$22,199,128	$25,434,948

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS
AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

INTEREST INCOME:	1984	1985
Interest and fees on loans	$1,771,038	$1,901,100
Income from lease financing receivables	2,400	3,213
Interest on balances due from depository institutions	45,990	42,213
Interest and dividends on securities	342,941	349,391
Interest from assets held in trading accounts	1,980	5,052
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	118,208	81,309
TOTAL INTEREST INCOME	$2,282,557	$2,382,278
INTEREST EXPENSE:		
Interest on time certificates of deposit of $100,000 or more	$ 162,770	$ 147,650
Interest on other deposits	1,024,647	1,056,669
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's	31,752	27,038
Expense of Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreements subsidiaries and in IBF's	149,444	153,441
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	21,791	20,104
Interest on mortgage indebtedness and obligations under capitalized leases	5,590	5,791
Interest on notes and debentures, subordinated to deposits	511	5,346
TOTAL INTEREST EXPENSE	$1,396,505	$1,416,039
NET INTEREST INCOME	$ 886,052	$ 966,239
Provision for loan and lease losses	$ 74,219	$ 101,126
NONINTEREST INCOME:		
Income from fiduciary activities	$ 25,839	$ 29,405
Service charges on deposit accounts in domestic offices	80,375	87,564
Gains (losses) and fees from assets held in trading accounts	9,680	18,063
Other noninterest income	95,473	110,232
TOTAL NONINTEREST INCOME	$ 211,367	$ 245,264
Gain (losses) on securities not held in trading accounts	($3,506)	$ 9,061
NONINTEREST EXPENSE:		
Salaries and employee benefits	$ 398,213	$ 427,834
Expenses of premises and fixed assets (net of rental income)	120,061	119,341
Other noninterest expense	240,897	273,054
TOTAL NONINTEREST EXPENSE	$ 759,171	$ 820,229
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 260,523	$ 299,209
APPLICABLE INCOME TAXES	$ 40,442	$ 44,549
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 220,081	$ 254,660
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	$ 689	$ 17
NET INCOME	$ 220,770	$ 254,677

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1985

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF	4	41	30	28	13	5	121
SOURCE AND DISTRIBUTION OF INCOME: Percentage of Total Interest Income:							
INTEREST INCOME:							
Interest and fees on loans	59.80	70.53	73.88	69.15	70.15	82.84	79.81
Income from lease financing receivables	—	—	.02	.01	—	.18	.14
Interest on balances due from depository institutions	2.43	2.46	1.08	2.44	1.03	1.81	1.78
Interest and dividends on securities	27.87	20.81	20.91	25.09	26.48	11.49	14.64
Interest from assets held in trading accounts	—	.08	—	—	—	.29	.21
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	9.90	6.12	4.11	3.31	2.34	3.39	3.42
TOTAL INTEREST INCOME	100.00	100.00	100.00	100.00	100.00	100.00	100.00
INTEREST EXPENSE:							
Interest on time certificates of deposit of $100,000 or more	2.10	8.49	6.70	5.54	4.34	6.37	6.19
Interest on other deposits	46.10	47.20	49.15	53.76	51.87	42.05	44.31
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—	—	—	—	1.51	1.14
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	.55	.19	.32	.80	8.40	6.47
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	—	.14	.07	.33	.18	1.06	.85
Interest on mortgage indebtedness and obligations under capitalized leases	.06	.08	.05	.01	.07	.30	.24
Interest on notes and debentures, subordinated to deposits	—	.05	.07	.05	.07	.28	.23
TOTAL INTEREST EXPENSE	48.26	56.51	56.23	60.01	57.33	59.97	59.43
NET INTEREST INCOME	51.74	43.49	43.77	39.99	42.67	40.03	40.57
Provision for loan and lease losses	10.03	3.78	3.37	2.58	2.02	4.75	4.25
NONINTEREST INCOME:							
Income from fiduciary activities	—	—	—	—	1.04	1.53	1.24
Service charges on deposit accounts in domestic offices	1.31	3.84	3.92	2.92	4.47	3.64	3.68
Gains (losses) and fees from assets held in trading accounts	—	—	—	—	—	1.00	.76
Other noninterest income	4.19	2.60	2.58	2.71	3.10	5.22	4.64
TOTAL NONINTEREST INCOME	5.50	6.44	6.50	5.63	8.61	11.39	10.32
Gains (losses) on securities not held in trading accounts	3.74	.72	.46	.31	.28	.38	.38

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1985

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NONINTEREST EXPENSE:							
Salaries and employee benefits	21.64	17.19	16.05	13.70	15.06	18.90	17.99
Expenses of premises and fixed assets (net of rental income)	5.24	6.45	5.17	3.84	4.54	5.12	5.02
Other noninterest expense	15.02	12.40	12.82	10.24	14.60	11.09	11.48
TOTAL NONINTEREST EXPENSE	41.90	36.04	34.04	27.78	34.20	35.11	34.49
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	9.05	10.83	13.32	15.57	15.34	11.94	12.53
APPLICABLE INCOME TAXES	1.25	2.06	2.31	2.78	2.75	1.63	1.86
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	7.80	8.77	11.01	12.79	12.59	10.31	10.67
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	—	—	.02	—	—	—	—
NET INCOME	7.80	8.77	11.03	12.79	12.59	10.31	10.67

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1985

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF ASSETS:							
Percentage of Total Assets:							
Cash and balances due from depository institutions	6.58	8.34	6.87	6.75	6.56	8.59	8.19
Noninterest-bearing balances and currency and coin	4.87	6.15	5.64	4.72	5.77	6.94	6.59
Interest-bearing balances	1.71	2.19	1.23	2.03	.79	1.65	1.60
Securities	27.09	22.11	23.06	28.94	29.56	16.24	18.83
Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	6.88	7.88	6.40	3.36	2.57	4.65	4.55
Loans and lease financing receivables:							
Loans and leases, net of unearned income	54.14	57.93	60.30	58.12	58.43	66.58	64.69
LESS: Allowance for loan and lease losses	.62	.53	.65	.58	.61	.71	.68
Loans and leases, net of unearned income and allowance for losses	53.52	57.40	59.65	57.54	57.82	65.87	64.01
Assets held in trading accounts	—	—	—	—	—	.28	.21
Premises and fixed assets (including capitalized leases)	4.54	2.68	2.51	1.87	2.11	2.18	2.19
Other real estate owned	.16	.14	.15	.13	.10	.05	.07
Investments in unconsolidated subsidiaries and associated companies	—	.01	—	—	—	.01	.01
Customers' liabilities to this bank on acceptances outstanding	—	.02	.02	—	—	.37	.28
Intangible assets	—	—	—	—	.04	.25	.19
Other assets	1.23	1.42	1.34	1.41	1.24	1.51	1.47
TOTAL ASSETS	100.00	100.00	100.00	100.00	100.00	100.00	100.00

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1985

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF LIABILITIES:							
Percentage of Total Assets:							
Deposits							
Noninterest-bearing	14.01	16.67	17.50	14.40	18.16	16.89	16.83
Interest-bearing	62.88	70.75	72.51	75.43	71.45	59.28	62.47
In domestic offices	76.89	87.42	90.01	89.83	89.61	76.17	79.30
Noninterest-bearing	—	—	—	—	—	.01	—
Interest-bearing	—	—	—	—	—	1.35	1.04
In foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—	—	—	—	1.36	1.04
Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	.97	.16	.59	1.28	13.24	10.30
Demand notes issued to the U.S. Treasury	—	.22	.06	.12	.48	.94	.78
Other borrowed money	—	.09	.05	.21	.02	.44	.36
Mortgage indebtedness and obligations under capitalized leases	.72	.09	.05	.03	.06	.31	.25
Bank's liability on acceptances executed and outstanding	—	.02	—	—	—	.37	.28
Notes and debentures subordinated to deposits	—	.05	.08	.05	.06	.54	.43
Other liabilities	.69	1.09	.92	1.13	.90	1.08	1.06
TOTAL LIABILITIES	78.30	89.95	91.33	91.96	92.41	94.45	93.80
DISTRIBUTION OF EQUITY CAPITAL:							
Percentage of Total Assets:							
Common stock	10.72	3.44	1.98	1.57	1.71	1.68	1.76
Surplus	5.48	3.42	2.27	1.96	1.47	1.10	1.32
Undivided profits and capital reserves	5.50	3.19	4.42	4.51	4.41	2.77	3.12
TOTAL EQUITY CAPITAL	21.70	10.05	8.67	8.04	7.59	5.55	6.20
TOTAL LIABILITIES AND EQUITY CAPITAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00
OTHER RATIOS							
In Percentage							
Loans (net) to deposits	69.61	65.66	66.27	64.05	64.53	84.96	79.67
Noninterest-bearing Deposits to Total Deposits	18.22	19.07	19.44	16.03	20.27	21.79	20.95
Bank Premises to Total Equity	20.93	26.61	28.98	23.25	27.80	39.36	35.23
Total Equity to Total Deposits	28.22	11.49	9.64	8.95	8.47	7.16	7.73
Equity & Subordinated Notes and Debentures to Assets	21.70	10.09	8.76	8.08	7.64	6.09	6.63

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

NEW BANKS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
10/31/83	Wolf Trap Independent Bank	512 Maple Avenue Vienna, Fairfax County, VA	Denied 12/19/85
11/2/84	City Bank and Trust Company	The northwest corner of Hardees Drive and Centreville Road, City of Manassas Park, VA	Withdrawn 5/15/85
1/15/85	Fairfax Bank & Trust Company	4117 Chain Bridge Road, City of Fairfax, VA	Approved 5/15/85
3/1/85	Virginia Commerce Bank & Trust Company, Ltd.	739 Thimble Shoals Boulevard Suite 606, City of Newport News, VA	Withdrawn 7/12/85

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

DATE RECEIVED	BANK	LOCATION	DISPOSITION
3/4/85	Princess Anne Commercial Bank	641 Lynnhaven Parkway, City of Virginia Beach, VA	Approved 6/19/85
3/13/85	The Bank of Tidewater	612 Nevan Road, Suite 108 City of Virginia Beach, VA	Approved 6/6/85
7/10/85	Community Trust Bank	303 County Street City of Portsmouth, VA	Approved 11/1/85
7/25/85	The Commonwealth Bank	9310 Midlothian Turnpike Chesterfield County, VA	Approved 10/17/85
10/4/85	Commerce Bank of Henrico	Broad Street Road at Pump Road, Henrico County, VA	Approved 12/17/85
12/6/85	County Bank of Chesterfield	10400 Hull Street Road Chesterfield County, VA	Pending
12/17/85	Security Bank Corporation	The west side of State Route 28, Centreville Road, 0.1 mile north of its intersection with Liberia Avenue, City of Manassas, VA	Pending

TRUST POWERS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
12/19/85	Commerce Bank	3450 Pacific Avenue City of Virginia Beach, VA	Pending

ACQUISITIONS UNDER SECTION 6.1-383.1 OF THE VA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
10/16/84	Bank of Virginia Company to acquire 100% of the voting shares of Bank of Virginia, National Association, City of Richmond, VA	Approved 1/4/85
2/4/85	Central Fidelity Banks, Inc. to acquire 100% of the voting shares of First National Bank of Poquoson, City of Poquoson, VA	Withdrawn 2/25/85
2/14/85	L. David Horner, III and S. W. Heischman to acquire 62.92% of the voting shares of Albemarle Bank and Trust Company, Albemarle County, VA	Approved 4/5/85
4/16/85	First Virginia Banks, Inc. to acquire 100% of the voting shares of First Virginia Bank—South Hill, Mecklenburg County, VA	Approved 6/10/85
6/19/85	Bancshares 2000, Inc. to acquire 100% of the voting shares of Bank 2000, National Association, McLean, VA	Approved 7/24/85
6/24/85	Independent Banks of Virginia, Inc. to acquire 100 of the voting shares of Princess Anne Commercial Bank, City of Virginia Beach, VA	Approved 7/24/85
7/19/85	F & M National Corporation to acquire 100% of the voting shares of Albemarle Bank and Trust Company, Albemarle County, VA	Approved 8/27/85
7/29/85	Central Fidelity Banks, Inc. to acquire 100% of the voting shares of Central Fidelity Bank, N.A., Henrico County, VA	Approved 8/27/85
9/4/85	First Virginia Banks, Inc. to acquire 100% of the voting shares of First Virginia Bank—Southside, Farmville, Prince Edward County, VA	Approved 10/30/85
9/12/85	First Virginia Banks, Inc. to acquire 100% of the voting shares of First Virginia Bank—Middle Peninsula, Urbanna, Middlesex County, VA	Approved 10/28/85

ACQUISITIONS UNDER SECTION 6.1-406 OF THE VA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
8/20/85	Bank of Virginia Company, Richmond, VA to acquire Union Bancorp, Baltimore, Maryland	Approved 10/28/85
10/17/85	United Virginia Bankshares, Incorporated, Richmond, VA to acquire NS&T Bankshares, Incorporated, Washington, D.C.	Approved 12/11/85
12/2/85	Sovran Financial Corporation, Norfolk, VA to acquire Suburban Bancorp, Bethesda, Maryland	Pending
12/2/85	Sovran Financial Corporation, Norfolk, VA to acquire D.C. National BanCorp, Inc., Washington, D.C.	Pending

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

MERGERS

DATE RECEIVED	APPLICANT	DISPOSITION
10/15/84	First Virginia Bank — Roanoke/West, Roanoke to merge into it First Virginia Bank of the Southwest, Christiansburg under the charter of First Virginia Bank — Roanoke/West and title of "First Virginia Bank — Southwest."	Approved 1/4/85
11/9/84	Bank of Virginia, Richmond to merge into it Citizens Trust Bank, Portsmouth and Citizens Trust Company (Phantom), Portsmouth under the charter and title of "Bank of Virginia."	Approved 1/31/85
12/17/84	Marion Interim Bank (Phantom), Marion to merge into it The Bank of Marion, Marion under the charter of Marion Interim Bank and title of "The Bank of Marion."	Approved 1/31/85
3/5/85	Central Fidelity Bank, Richmond to merge into it The First National Bank of Poquoson, Poquoson under the charter and title of "Central Fidelity Bank."	Approved 5/7/85
3/11/85	Arlington Commercial Bank, Arlington to merge into it First Commercial Bank (Phantom), Arlington under the charter of Arlington Commercial Bank and title of "First Commercial Bank."	Approved 6/10/85
4/15/85	The George Mason Interim Bank (Phantom), Fairfax to merge into it George Mason Bank, Fairfax under the charter of The George Mason Interim Bank and title of "The George Mason Bank."	Approved 5/31/85
4/16/85	First Virginia Bank — South Hill (Phantom), South Hill, to merge into it The Citizens Bank, Incorporated, South Hill under the charter and title of "First Virginia Bank — South Hill."	Approved 6/10/85
4/22/85	First Virginia Bank — Colonial, Richmond to merge into it First Virginia Bank — Hanover, Ashland under the charter and title of "First Virginia Bank — Colonial."	Approved 5/31/85
4/22/85	First Virginia Bank of Tidewater, Norfolk to merge into it First Virginia Bank — Eastern Shore. Onancock under the charter and title of "First Virginia Bank of Tidewater."	Approved 5/31/85
6/27/85	Shawsville Interim Bank (Phantom), Montgomery County to merge into it Bank of Shawsville, Montgomery County under the charter of Shawsville Interim Bank and title of "Bank of Shawsville."	Approved 8/27/85
7/19/85	Apple Country Bank (Phantom), Albemarle County, to merge into it Albemarle Bank and Trust Company, Albemarle County under the charter of Apple Country Bank and title of "Albemarle Bank and Trust Company."	Approved 8/27/85
9/4/85	First Virginia Bank — Southside (Phantom), Prince Edward County to merge into it The National Bank of Farmville, Prince Edward County under the charter and title of "First Virginia Bank — Southside."	Approved 10/30/85
9/12/85	First Virginia Bank — Middle Peninsula (Phantom), Middlesex County, to merge into it The Bank of Middlesex, Middlesex County under the charter and title of "First Virginia Bank — Middle Peninsula."	Approved 10/16/85

BRANCHES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
10/22/84	The Bank of Brunswick Lawrenceville, VA	622 East Atlantic Street Town of South Hill, Mecklenburg County, VA	Approved 1/4/85
11/30/84	Central Fidelity Bank Richmond, VA	1101 King Street City of Alexandria, VA	Approved 1/31/85
1/17/85	First American Bank of Virginia, McLean, VA	University Mall, 10691 Braddock Road, Fairfax County, VA	Approved 3/8/85
1/22/85	Bank of Virginia Beach Virginia Beach, VA	Corner of Kempsville Road & Kemps River Drive, City of Virginia Beach, VA	Approved 3/28/85
1/25/85	First Virginia Bank of Tidewater Norfolk, VA	1008 Independence Boulevard City of Virginia Beach, VA	Approved 3/28/85

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

DATE RECEIVED	BANK	LOCATION	DISPOSITION
1/28/85	Central Fidelity Bank Richmond, VA	Independence Boulevard and Columbus Street, City of Virginia Beach, VA	Approved 4/5/85
1/29/85	The Business Bank Vienna, VA	4023 Chain Bridge Road City of Fairfax, VA	Approved 3/8/85
1/30/85	United Virginia Bank Richmond, VA	1129 Gaskins Road Henrico County, VA	Approved 4/19/85
2/19/85	Bank of Virginia Richmond, VA	Northeast corner of Jefferson Avenue and Thimble Shoals Boulevard City of Newport News, VA	Approved 4/25/85
3/1/85	The Community Bank Petersburg, VA	Corner of West Hundred Road and Winfree Avenue, Chesterfield, County, VA	Approved 4/25/85
3/5/85	Blue Ridge Bank Floyd, VA	28 East Main Street, Town of Christiansburg, Montgomery County, VA	Approved 5/31/85
3/11/85	United Virginia Bank Richmond, VA	Frankel Lane and Lynnhaven Parkway City of Virginia Beach, VA	Approved 5/17/85
3/14/85	Central Virginia Bank Powhatan, VA	East side of State Route 45, approximately 0.1 mile south of its intersection with State Route 649, Cartersville, Cumberland County, VA	Approved 5/7/85
3/21/85	Continental Bank and Trust Company Springfield, VA	2853-D Backlick Road, Newington Fairfax County, VA	Approved 5/31/85
3/25/85	Commerce Bank Virginia Beach, VA	3301 High Street City of Portsmouth, VA	Approved 5/13/85
3/28/85	Central Fidelity Bank Richmond, VA	Room ;1650, c/o General Electric Company, ;1 Mountain View Road, City of Lynchburg, VA	Approved 5/7/85
4/2/85	Union Bank and Trust Company Bowling Green, VA	Fort A.P. Hill Caroline County, VA	Approved 5/7/85
4/25/85	Citizens Bank and Trust Company Blackstone, VA	Corner of Agnew Street and Namozine Avenue, Town of Burkeville, Nottoway County, VA	Approved 7/10/85
5/13/85	Bank of Virginia Richmond, VA	Valley View Boulevard, East Valley View Mall City of Roanoke, VA (Night Depository)	Approved 6/19/85
5/14/85	Commerce Bank Virginia Beach, VA	3010 Tyre Neck Road/Tyre Neck Centre, City of Portsmouth, VA	Approved 7/10/85
5/21/85	The Bank of Franklin Franklin, VA	201 North College Drive City of Franklin, VA	Approved 8/7/85
5/28/85	United Virginia Bank Richmond, VA	2108 West Laburnum Avenue City of Richmond, VA	Approved 7/10/85
5/29/85	Bank of Virginia Richmond, VA	1100 Wilson Boulevard Arlington County, VA	Approved 9/6/85
6/3/85	First Virginia Bank—South Central Amherst, VA	Intersection of U.S. Route 501 and State Route 24, Rustburg Campbell County, VA	Approved 8/27/85
6/25/85	Bank of Virginia Richmond, VA	1401 Hershberger Road, (Crossroads Mall) City of Roanoke, VA (Night Depository)	Approved 7/24/85
6/24/85	Bank of the Commonwealth Norfolk, VA	7530 Tidewater Drive City of Norfolk, VA	Approved 8/14/85
7/2/85	Bank of Virginia Richmond, VA	2011 Crystal Park Drive Arlington County, VA	Approved 9/6/85

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

DATE RECEIVED	BANK	LOCATION	DISPOSITION
7/12/85	First Virginia Bank of Tidewater Norfolk, VA	Suite 101, 3 Koger Executive Center City of Norfolk, VA	Approved 8/14/85
7/24/85	Central Fidelity Bank Richmond, VA	Route 4, Box 346 C Troutville, Botetourt County, VA	Approved 9/20/85
7/25/85	First Virginia Bank — Colonial Richmond, VA	Southeast corner of Centralia Road and Iron Bridge Road (Chesterfield Mall) Chesterfield County, VA	Approved 9/6/85
7/31/85	Peoples Bank of Danville Danville, VA	Route 3, (east side of State Route 729, .1 mile north of U.S. Route 58 East), Pittsylvania County, VA	Approved 9/30/85
7/31/85	Bank of Virginia Richmond, VA	2700 Potomac Mills Circle, Woodbridge, Prince William County, VA	Approved 8/27/85
8/6/85	Central Fidelity Bank Richmond, VA	3050 Chain Bridge Road Fairfax County, VA	Approved 9/20/85
8/22/85	Central Fidelity Bank Richmond, VA	Central Fidelity Bank Building, James Center, City of Richmond, VA	Approved 10/30/85
8/23/85	Union Bank and Trust Company Bowling Green, VA	Route 3, 300 feet west of its intersection with Route 639, Spotsylvania County, VA	Approved 10/28/85
8/30/85	Commerce Bank Virginia Beach, VA	Portsmouth Boulevard and Haysom Street City of Portsmouth, VA	Approved 10/28/85
9/3/85	First Virginia Bank — Southwest Roanoke, VA	Valley View Boulevard, Valley View Mall, City of Roanoke, VA	Approved 10/28/85
9/9/85	Peoples Bank, Inc. Honaker, VA	Main Street, Dungannon Scott County, VA	Approved 10/30/85
9/19/85	Central Fidelity Bank Richmond, VA	3565 Orange Avenue, N.E. City of Roanoke, VA	Approved 10/30/85
9/25/85	Independent Bank Manassas, VA	8112 Sudley Road Prince William County, VA	Approved 11/20/85
10/3/85	Bank of Virginia Richmond, VA	Sixth Street Marketplace City of Richmond, VA (Night Depository)	Approved 10/28/85
10/7/85	First Virginia Bank of Tidewater Norfolk, VA	500 block Newtown Road City of Virginia Beach, VA	Approved 11/20/85
10/15/85	United Virginia Bank Richmond, VA	3610-H King Street City of Alexandria, VA	Approved 11/20/85
10/16/85	Central Fidelity Bank Richmond, VA	600 Thimble Shoals Boulevard City of Newport News, VA	Approved 12/11/85
10/18/85	First Virginia Bank Falls Church, VA	14500 Smoketown Road Prince William County, VA	Approved 12/11/85
10/22/85	Chesapeake Bank and Trust Chesapeake, VA	1080 George Washington Highway, North City of Chesapeake, VA	Approved 12/11/85
10/30/85	Commerce Bank Virginia Beach, VA	3113 Western Branch Boulevard City of Chesapeake, VA	Approved 11/27/85
10/30/85	First American Bank of Virginia McLean, VA	1201 Lake James Drive City of Virginia Beach, VA	Approved 12/19/85
11/12/85	Commerce Bank Virginia Beach, VA	One Crawford Street City of Portsmouth, VA	Pending
12/2/85	Central Fidelity Bank Richmond, VA	4230 Plank Road Spotsylvania County, VA	Pending
12/13/85	The Suburban Bank, d/b/a F & M Bank Richmond, VA	9960 Midlothian Turnpike Chesterfield County, VA	Pending

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

DATE RECEIVED	BANK	LOCATION	DISPOSITION
12/20/85	First Virginia Bank Falls Church, VA	Dominion Square Shopping Center, James Madison Highway and Belle Avenue, Town of Culpeper, Culpeper County, VA	Pending
12/23/85	First American Bank of Virginia McLean, VA	1501 Duke Street City of Alexandria, VA	Pending
12/30/85	Central Fidelity Bank Richmond, VA	Brandy Hill Plaza 6549 Mechanicsville Pike Hanover County, VA	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION		DISPOSITION
1/14/85	Bank of the Commonwealth Norfolk, VA	From: To:	Corner of Boush & Charlotte Streets Corner of Boush & Freemason Streets both in the City of Norfolk, VA	Approved 1/31/85
3/22/85	Arlington Bank Arlington, VA	From: To:	4233 Wilson Boulevard 1550 Wilson Boulevard both in Arlington County, VA	Approved 4/19/85
12/16/85	Dickenson-Buchanan Bank Haysi, VA	From: To:	Main Street State Route 83-East both in Haysi, Dickenson County, VA	Pending

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION		DISPOSITION
2/7/85	First Virginia Bank Falls Church, VA	From: To:	6142 Rose Hill Drive 5203 Franconia Road both in Fairfax County, VA	Approved 3/21/85
3/4/85	Central Fidelity Bank Richmond, VA	From: To:	24 West Church Avenue, S.W. 111 Franklin Road both in the City of Roanoke, VA	Approved 3/21/85
3/22/85	Bank of Virginia Richmond, VA	From: To:	5002 Airport Road (Hershberger Road at Crossroads Mall) Valley View Boulevard, East both in the City of Roanoke, VA	Approved 4/25/85
4/8/85	First Virginia Bank — Southwest Roanoke, VA	From: To:	4344 Avenham Avenue, S.W. 4209 Starkey Road both in Roanoke County, VA	Approved 5/13/85
6/26/85	Bank of Virginia Richmond, VA	From: To:	201 South Leadbetter Road 338 South Richardson Road both in Hanover County, VA	Approved 7/24/85

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

DATE RECEIVED	BANK	LOCATION		DISPOSITION
8/12/85	Blue Ridge Bank Floyd, VA	From: To:	28 East Main Street 200 College Street, N.W. both in Montgomery County, VA	Approved 9/6/85
9/17/85	First Virginia Bank Falls Church, VA	From: To:	14951 Washington Street 14901 Washington Street both in Prince William County, VA	Approved 10/16/85
9/17/85	Virginia Community Bank Louisa, VA	From: To:	Mineral Avenue and Second Street Mineral Avenue and Fourth Street both in Louisa County, VA	Approved 10/11/85
9/23/85	United Virginia Bank Richmond, VA	From: To:	1100 Norwood Street 1000 Norwood Street both in the City of Radford, VA	Approved 10/30/85
10/1/85	Bank of Virginia Richmond, VA	From: To:	810 Water Street 600 Washington Street both in the City of Portsmouth, VA	Approved 10/28/85
12/17/85	Bank of Virginia Richmond, VA	From: To:	5379 Indian River Road (Authorized Unopened) 1212 Lake James Drive, Suite A both in the City of Virginia Beach, VA	Pending
12/24/85	Bank of Virginia Richmond, VA	From: To:	11009 West Broad Street Road (Authorized Unopened) Dominion Boulevard and West Broad Street Road both in Henrico County, VA	Pending

EFT FACILITIES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
1/2/85	Southern Bank Richmond, VA	6100 Lakeside Avenue Henrico County, VA	Approved 1/22/85
5/1/85	First American Bank of Virginia McLean, VA	1880 Campus Common Drive Reston, Fairfax County, VA	Approved 5/9/85
5/10/85	Bank of Virginia Richmond, VA	1200 East Marshall Street City of Richmond, VA	Approved 5/29/85
6/24/85	Bank of Virginia Richmond, VA	1401 Hershberger Road, (Crossroads Mall) City of Roanoke, VA	Approved 7/10/85
7/16/85	Bank of Virginia Richmond, VA	1100 Arlington Boulevard Arlington County, VA	Approved 8/2/85
8/19/85	Bank of Virginia Richmond, VA	Sixth Street Marketplace City of Richmond, VA	Approved 9/5/85

BANK STATUS CHANGES — 1985
NEW BANKS

January	28	Peoples Bank of Virginia opened for business at 5756 Hopkins Road, Chesterfield County, VA

BANK STATUS CHANGES—1985

February	4	Hallmark Bank & Trust Company opened for business at 6810 Commerce Street, Springfield, Fairfax County, VA
April	27	Highlands Union Bank opened for business at 340 West Main Street, Town of Abingdon, Washington County, VA
July	8	The Bank of Tidewater opened for business at Suite One, 612 Nevan Road, City of Virginia Beach, VA
July	22	Fairfax Bank & Trust Company opened for business at 4117 A Chain Bridge Road, City of Fairfax, VA
August	26	Princess Anne Commercial Bank opened for business at 641 Lynnhaven Parkway, City of Virginia Beach, VA
October	11	South Boston Bank opened for business at 4013 Halifax Road, State Route 501, Halifax County, VA

MERGERS

January	1	Community Bank, Petersburg, merged into Petersburg Interim Bank (Phantom), Petersburg, under the charter of Petersburg Interim Bank and title of "Community Bank."
January	11	Northern Neck State Bank, Warsaw merged into N.N.S. Bank (Phantom), Warsaw, under the charter of N.N.S. Bank and title of "Northern Neck State Bank."
January	14	First Virginia Bank of the Southwest, Christiansburg, merged into First Virginia Bank — Roanoke/West, Roanoke, under the charter of First Virginia Bank — Roanoke/West and title of "First Virginia Bank — Southwest."
Feburary	25	Central Fidelity Bank — Christiansburg, Christiansburg merged into Central Fidelity Bank, Richmond under the charter and title of "Central Fidelity Bank."
April	1	Citizens Trust Bank and Citizens Trust Company (Phantom), Portsmouth, merged into Bank of Virginia, Richmond under the charter and title of "Bank of Virginia."
May	1	The Bank of Marion, Marion merged into Marion Interim Bank (Phantom), Marion under the charter of Marion Interim Bank and title of "The Bank of Marion."
June	3	The First National Bank of Poquoson, Poquoson, merged into Central Fidelity Bank, Richmond under the charter and title of "Central Fidelity Bank."
July	22	First Virginia Bank — Eastern Shore, Onancock, merged into First Virginia Bank of Tidewater, Norfolk under the charter and title of "First Virginia Bank of Tidewater."
July	24	First Virginia Bank — Hanover, Ashland, Hanover County, merged into First Virginia Bank — Colonial, Richmond under the charter and title of "First Virginia Bank — Colonial."
July	24	The Citizens Bank, Incorporated, South Hill merged into First Virginia Bank — South Hill (Phantom) under the charter and title of "First Virginia Bank — South Hill."
August	1	The George Mason Bank, Fairfax, merged into The George Mason Interim Bank (Phantom), Fairfax under the charter of The George Mason Interim Bank and title of "The George Mason Bank."
December	5	Albemarle Bank and Trust Company, Albemarle County, merged into Apple Country Bank (Phantom), Albemarle County under the charter of Apple Country Bank and title of "Albemarle Bank and Trust Company."
December	20	The Bank of Middlesex, Urbanna, merged into First Virginia Bank — Middle Peninsula (Phantom), under the charter and title of "First Virginia Bank — Middle Peninsula."

BRANCH OPENINGS

February	4	First Virginia Bank — Southwest, Roanoke, opened its branch office at Evansham Square Shopping Center, North Fourth Street, Wytheville, Wythe County, VA.
February	25	First Virginia Bank of Tidewater, Norfolk, opened its branch office at 239 Battlefield Boulevard, Great Bridge Shopping Center, City of Chesapeake, VA.
February	27	First Virginia Bank of Tidewater, Norfolk, opened its branch office at 3343 Western Branch Boulevard, City of Chesapeake, VA.

BANK STATUS CHANGES–1985

April	15	First American Bank of Virginia, McLean, opened its branch office at 770 Lynnhaven Parkway, City of Virginia Beach, VA.
April	15	American Bank, Newport News, opened its branch office at the northeast corner of West Norfolk Road and Cedar Lane, City of Portsmouth, VA.
April	22	Pace American Bank, Lawrenceville, opened its branch office at 622 East Atlantic Street, Town of South Hill, Mecklenburg County, VA.
May	1	The Business Bank, Vienna, opened its branch office at 4023 Chain Bridge Road, City of Fairfax, VA.
May	15	First Virginia Bank—Colonial, Richmond, opened its branch office at Laburnum Square Office Park, Laburnum Avenue and Finlay Road, Henrico County, VA.
May	20	Commerce Bank, Virginia Beach, opened its branch office 3301 High Street, City of Portsmouth, VA.
June	3	Central Fidelity Bank, Richmond, opened its branch office at Room #1650 General Electric Company, #1 Mountain View Road, City of Lynchburg, VA.
June	17	Bank of Virginia, Richmond, opened its branch office at 601 Thimble Shoals Boulevard, City of Newport News, VA.
June	21	Central Virginia Bank, Powhatan, opened its branch office at State Route 45, approximately 0.1 mile south of its intersection with State Route 649, Cartersville, Cumberland County, VA.
June	24	Blue Ridge Bank, Floyd, opened its branch office at 28 East Main Street, Town of Christiansburg, Montgomery County, VA.
July	1	Central Fidelity Bank, Richmond, opened its branch office at 1101 King Street, City of Alexandria, VA.
July	15	United Virginia Bank, Richmond, opened its branch office at 1129 Gaskins Road, Henrico County, VA.
July	15	Commerce Bank, Virginia Beach, opened its branch office at 3010 Tyre Neck Road, Tyre Neck Centre, City of Portsmouth, VA.
July	17	Bank of Virginia, Richmond, opened its branch office at Valley View Mall, Valley View Boulevard, East, City of Roanoke, VA.
July	22	First Virginia Bank—Damascus, Damascus, opened its branch office at Virginia State Route 75, Abingdon, Washington County, VA.
July	22	Union Bank and Trust Company, Bowling Green, opened its branch office at the site of the Boy Scout Jamboree, Fort A.P. Hill, Caroline County, VA.
numc pro tunc		Bank of Virginia, Richmond, opened its branch office at 1401 Hershberger Road, (Crossroads Mall) City of Roanoke, VA.
August	22	First Virginia Bank—Colonial, Richmond, opened its branch office at 11400 Midlothian Turnpike, Chesterfield County, VA.
September	3	Bank of the Commonwealth, Norfolk, opened its branch office at 7530 Tidewater Drive, City of Norfolk, VA.
September	3	First Virginia Bank of Tidewater, Norfolk, opened its branch office at Suite 101, #3 Koger Executive Center, City of Norfolk, VA.
September	16	Bank of Virginia, Richmond, opened its branch office at 338 South Richardson Road, Hanover County, VA.
September	26	Bank of Virginia, Richmond, opened its branch office at 2011 Crystal Park Drive, Arlington County, VA.
October	15	Central Fidelity Bank, Richmond, opened its branch office at Independence Boulevard and Columbus Street, City of Virginia Beach, VA.
November	1	Bank of Virginia, Richmond, opened its branch office at the Sixth Street Marketplace, City of Richmond, VA.
November	12	United Virginia Bank, Richmond, opened its branch office at 2108 West Laburnum Avenue, City of Richmond, VA.
December	16	Northern Neck State Bank, Warsaw, opened its branch office at Time Square Shopping Center, U.S. Route 360, Warsaw, Richmond County, VA.
December	16	United Virginia Bank, Richmond, opened its branch office at the intersection of Frankel Lane and Lynnhaven Parkway, City of Virginia Beach, VA.

BANK STATUS CHANGES–1985

December 31 The Community Bank, Petersburg, VA opened a branch office at the corner of West Hundred Road and Winfree Avenue, Chesterfield County, VA.

REDESIGNATION OF MAIN OFFICE

April 19 Arlington Bank, Arlington changed the designation of its main office from 4233 Wilson Boulevard to 1550 Wilson Boulevard, both in Arlington County, VA.

BRANCH OFFICE RELOCATIONS

April 1 Southern Bank, Richmond, moved its branch office from 1635 Richmond Road to 1232 Richmond Road, both in the City of Williamsburg, VA.

June 10 First Virginia Bank of Tidewater, Norfolk, moved its branch office from 1703 North Main Street to 1463 North Main Street both in the City of Suffolk, VA.

June 17 Central Fidelity Bank, Richmond, moved its branch office from 24 West Church Street to 111 Franklin Road, both in the City of Roanoke, VA.

June 27 First American Bank of Virginia, McLean moved its branch office from 51 Waterman Drive to 932 West Market Street, both in the City of Harrisonburg, VA.

July 22 Bank of Virginia, Richmond, moved its branch office from 1401 Hershberger Road, N.W. to Valley View Mall, Valley View Boulevard East, both in the City of Roanoke, VA.

September 16 Bank of Virginia, Richmond moved its branch office (authorized unopened) from 201 South Leadbetter Road to 338 South Richardson Road, both in Hanover County, VA.

October 15 Virginia Community Bank, Louisa moved its branch office from Mineral Avenue and Second Street to Mineral Avenue and Fourth Street, both in the Town of Mineral, Louisa County, VA.

October 29 Bank of Virginia, Richmond, moved its branch office from 801 Water Street to 600 Washington Street, both in the City of Portsmouth, VA.

EFT FACILITIES

June 21 Southern Bank, Richmond opened its EFT Facility at 6100 Lakeside Avenue, Henrico County, VA.

July 26 Bank of Virginia, Richmond opened its EFT Facility at 1401 Hershberger Road (Crossroads Mall), City of Roanoke, VA.

September 19 Bank of Virginia, Richmond opened its EFT Facility at Sixth Street Marketplace, City of Richmond, VA.

BRANCH CLOSINGS

April 1 Bank of Virginia, Richmond, closed its branch office located at 3 Koger Executive Center, City of Norfolk, VA.

April 1 Bank of Virginia, Richmond, closed its branch office located at 600 Washington Street, City of Portsmouth, VA.

April 1 Bank of Virginia, Richmond, closed its branch office located at 4035 Cedar Lane, City of Portsmouth, VA.

April 1 Bank of Virginia, Richmond, closed its branch office located at 7530 Tidewater Drive, City of Norfolk, VA.

April 1 Bank of Virginia, Richmond, closed its branch office located at 5288 Providence Road, City of Virginia Beach, VA.

July 12 United Virginia Bank, Richmond, closed its branch office located at 8620 Patterson Avenue, Henrico County, VA.

July 30 Union Bank and Trust Company, Bowling Green closed its branch office located at the site of the Boy Scout Jamboree, Fort A.P. Hill, Caroline County, VA.

July 30 Bank of Virginia, Richmond, closed its branch office located at 1401 Hershberger Road, (Crossroads Mall), City of Roanoke, VA.

September 30 The Business Bank, Vienna closed its branch office located at 4023 Chain Bridge Road, City of Fairfax, VA.

BANK STATUS CHANGES—1985

October	4	United Virginia Bank, Richmond closed its branch office located at 9401 Battle Street, Prince William County, VA.
October	11	Central Fidelity Bank, Richmond closed its branch office located at 5015 Virginia Beach Boulevard, City of Virginia Beach, VA.
October	11	United Virginia Bank, Richmond closed its branch office located at 1727 Peters Creek Road, N.W., City of Roanoke, VA.
November	4	Central Fidelity Bank, Richmond, closed its branch office located at 128 West 21st Street, Buena Vista, VA.
November	27	First Virginia Bank, Falls Church closed its branch office located at 2776 South Randolph Street, Arlington County, VA.
December	6	United Virginia Bank, Richmond, closed its branch office located at 601 Caroline Street, City of Fredericksburg, VA.
December	31	First American Bank of Virginia, McLean, closed its branch office located at 301 East Mercury Boulevard, City of Hampton, VA.

CHANGES IN TITLE

April	15	The Bank of Brunswick changed its name to "Pace American Bank."
October	2	Community Bank and Trust Company of Virginia changed its name to "Community Bank & Trust Company of Virginia."
October	29	The Suburban Bank, Richmond acquired the fictitious name of F & M Bank.
December	30	Hallmark Bank and Trust Company of Virginia changed its name to "Hallmark Bank & Trust Company."

MEMBER BANKS

January	28	Peoples Bank of Virginia, Chesterfield County, VA, became a member of the Federal Reserve System this date.
February	4	Hallmark Bank & Trust Company, Springfield, VA, became a member of the Federal Reserve System this date.
April	27	Highlands Union Bank, Abingdon, VA became a member of the Federal Reserve System this date.
July	8	The Bank of Tidewater, Virginia Beach, VA became a member of the Federal Reserve System this date.
July	22	Fairfax Bank & Trust Company, Fairfax, VA became a member of the Federal Reserve System this date.
August	26	Princess Anne Commercial Bank, Virginia Beach, VA became a member of the Federal Reserve System this date.
August	30	The Bank of Alexandria, Alexandria, VA withdrew from the Federal Reserve System this date.
October	11	South Boston Bank, South Boston, VA became a member of the Federal Reserve System this date.
November	11	Albemarle Bank and Trust Company, Charlottesville, VA became a member of the Federal Reserve System this date.

STATE CHARTERED BANKS THAT MERGED INTO NATIONAL BANKS

February	2	Bank of Amelia, Amelia, VA merged into The First National Bank of Farmville, Farmville, VA, there were no branch offices.
May	10	The Bank of West Point, West Point, VA merged into Dominion Bank, N.A., Richmond, VA, there were 7 branch offices.
June	29	Bank of Virginia Beach, Virginia Beach, VA merged into Dominion Bank of Greater Hampton Roads, N.A., Norfolk, VA, there were 5 branch offices.
July	1	Bank of Goochland, Goochland, VA merged into Jefferson National Bank, Winchester, VA, there were 2 branch offices.

BANK STATUS CHANGES—1985

July	1	Southern Bank, Richmond, VA merged into Jefferson National Bank, Winchester, VA, there were 20 branch offices and 1 EFT Facility.
July	1	Bank of Powhatan, Powhatan, VA merged into Jefferson National Bank, Winchester, VA, there were 2 branch offices.
December	31	Virginia Southern Bank, Clarksville, VA merged into Sovran Bank, N.A., Richmond, VA, there were 2 branch offices.

REPORT OF CONDITION

	B-953 *HIGHLANDS UNION BANK ABINGDON 1 OFFICE	B-929 THE BANK OF ALEXANDRIA ALEXANDRIA 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 512	$ 1,388
3. Interest-bearing balances	—	1,300
4. Securities	3,147	945
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,230	4,965
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	3,710	17,925
8. LESS: Allowance for loan and lease losses	65	647
9. Loans and leases, net of unearned income and allowance for losses	$ 3,645	$ 17,278
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	624	1,167
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	94	319
17. TOTAL ASSETS	$ 9,252	$ 27,362
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 1,427	$ 4,016
20. (2) Interest-bearing	5,646	21,108
21. In domestic offices	$ 7,073	$ 25,124
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	22
28. Mortgage indebtedness and obligations under capitalized leases	—	19
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	400
31. Other liabilities	95	321
32. TOTAL LIABILITIES	$ 7,168	$ 25,886
EQUITY CAPITAL		
33. Common stock	$ 1,038	$ 1,858
34. Surplus	519	2,006
35. Undivided profits and capital reserves	527	(2,388)
36. TOTAL EQUITY	$ 2,084	$ 1,476
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 9,252	$ 27,362

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

B-638 BURKE & HERBERT BANK & TRUST COMPANY ALEXANDRIA 7 OFFICES	B-838 *FIRST VIRGINIA BANK-SOUTH CENTRAL AMHERST 4 OFFICES	B-927 *ARLINGTON BANK ARLINGTON 2 OFFICES	B-818 *FIRST COMMERCIAL BANK ARLINGTON 2 OFFICES	B-12 *BANK OF CLARKE COUNTY BERRYVILLE 2 OFFICES	
					1
$ 12,206	$ 1,779	$ 1,925	$ 3,079	$ 2,207	2
—	—	—	—	—	3
67,462	4,808	47	11,116	7,331	4
6,750	—	1,000	825	12,600	5
					6
101,843	21,204	23,018	35,364	31,791	7
888	261	141	354	254	8
$ 100,955	$ 20,943	$ 22,877	$ 35,010	$ 31,537	9
—	—	—	—	—	10
5,289	686	459	887	2,455	11
—	37	—	877	—	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
2,653	335	402	683	555	16
$ 195,315	$ 28,588	$ 26,710	$ 52,477	$ 56,685	17
					18
$ 44,808	$ 4,216	$ 6,206	$ 13,023	$ 8,838	19
136,483	20,709	18,128	35,738	43,226	20
$ 181,291	$ 24,925	$ 24,334	$ 48,761	$ 52,064	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	1,504	—	—	—	25
—	—	—	—	—	26
—	—	—	—	—	27
629	31	—	153	—	28
—	—	—	—	—	29
—	—	—	—	—	30
1,026	276	266	534	701	31
$ 182,946	$ 26,736	$ 24,600	$ 49,448	$ 52,765	32
$ 1,000	$ 600	$ 1,042	$ 1,006	$ 330	33
4,000	600	521	1,005	780	34
7,369	652	547	1,018	2,810	35
$ 12,369	$ 1,852	$ 2,110	$ 3,029	$ 3,920	36
$ 195,315	$ 28,588	$ 26,710	$ 52,477	$ 56,685	37

REPORT OF CONDITION

	B-877 *BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP	B-15 *CITIZENS BANK AND TRUST COMPANY BLACKSTONE
	1 OFFICE	3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,071	$ 2,469
3. Interest-bearing balances	851	300
4. Securities	1,638	26,733
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,695	1,000
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	7,781	40,979
8. LESS: Allowance for loan and lease losses	82	622
9. Loans and leases, net of unearned income and allowance for losses	$ 7,699	$ 40,357
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	418	997
12. Other real estate owned	60	133
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	167	1,385
17. TOTAL ASSETS	$ 13,599	$ 73,374
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 587	$ 7,818
20. (2) Interest-bearing	11,844	58,483
21. In domestic offices	$ 12,431	$ 66,301
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	61	1,147
32. TOTAL LIABILITIES	$ 12,492	$ 67,448
EQUITY CAPITAL		
33. Common stock	$ 500	$ 1,250
34. Surplus	500	850
35. Undivided profits and capital reserves	107	3,826
36. TOTAL EQUITY	$ 1,107	$ 5,926
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 13,599	$ 73,374

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-411 THE BLUE GRASS VALLEY BANK BLUE GRASS 1 OFFICE	B-20 *UNION BANK AND TRUST COMPANY BOWLING GREEN 5 OFFICES	B-26 *FIRST VIRGINIA BANK— PLANTERS BRIDGEWATER 4 OFFICES	B-30 BANK OF BUCHANAN BUCHANAN 1 OFFICE	B-946 THE BANK OF SOUTHSIDE VIRGINIA CARSON 7 OFFICES	
	$ 345	$ 5,050	$ 2,044	$ 579	$ 4,485	1
	—	700	—	—	6,775	2
	3,641	26,686	15,748	7,568	34,877	3
	250	1,590	1,700	1,275	—	4
	5,035	76,476	36,020	13,088	55,441	5
	100	550	444	118	529	6
	$ 4,935	$ 75,926	$ 35,576	$ 12,970	$ 54,912	7
	—	—	—	—	—	8
	60	2,472	1,022	373	1,534	9
	—	374	—	—	325	10
	—	—	—	—	—	11
	—	—	—	—	—	12
	—	—	—	—	—	13
	148	1,125	580	374	1,479	14
	$ 9,379	$ 113,923	$ 56,670	$ 23,139	$ 104,387	15
	$ 1,610	$ 17,768	$ 7,221	$ 2,952	$ 12,296	16
	6,476	85,208	45,060	17,622	78,387	17
	$ 8,086	$ 102,976	$ 52,281	$ 20,574	$ 90,683	18
	—	—	—	—	—	19
	—	—	—	—	—	20
	$ —	$ —	$ —	$ —	$ —	21
	—	—	—	—	—	22
	—	—	—	—	—	23
	—	—	—	—	—	24
	—	161	—	—	—	25
	—	—	—	—	—	26
	—	—	—	—	—	27
	96	1,295	585	223	1,610	28
	$ 8,182	$ 104,432	$ 52,866	$ 20,797	$ 92,293	29
	$ 50	$ 1,200	$ 1,300	$ 214	$ 290	30
	65	800	325	337	2,000	31
	1,082	7,491	2,179	1,791	9,804	32
	$ 1,197	$ 9,491	$ 3,804	$ 2,342	$ 12,094	33
	$ 9,379	$ 113,923	$ 56,670	$ 23,139	$ 104,387	34
						35
						36
						37

REPORT OF CONDITION

	B-986 *ALBEMARLE BANK AND TRUST COMPANY CHARLOTTESVILLE 2 OFFICES	B-902 *FIRST VIRGINIA BANK—CENTRAL CHARLOTTESVILLE 7 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,800	$ 3,820
3. Interest-bearing balances	300	—
4. Securities	288	10,329
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	6,020	—
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	6,650	32,665
8. LESS: Allowance for loan and lease losses	44	397
9. Loans and leases, net of unearned income and allowance for losses	$ 6,606	$ 32,268
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,215	1,615
12. Other real estate owned		—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	125	452
17. TOTAL ASSETS	$ 16,354	$ 48,484
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 5,617	$ 11,118
20. (2) Interest-bearing	7,975	33,465
21. In domestic offices	$ 13,592	$ 44,583
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	180	472
32. TOTAL LIABILITIES	$ 13,772	$ 45,055
EQUITY CAPITAL		
33. Common stock	$ 1,281	$ 1,800
34. Surplus	260	875
35. Undivided profits and capital reserves	1,041	754
36. TOTAL EQUITY	$ 2,582	$ 3,429
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 16,354	$ 48,484

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-961 CHESAPEAKE BANK & TRUST CHESAPEAKE 4 OFFICES	B-726 PEOPLE'S BANK OF CHESAPEAKE CHESAPEAKE 7 OFFICES	B-853 THE MARINE BANK CHINCO-TEAGUE 1 OFFICE	B-962 *FIRST VIRGINIA BANK—CITIZENS CLINTWOOD 1 OFFICE	B-935 *MINERS EXCHANGE BANK COEBURN 1 OFFICE	
						1
	$ 4,262	$ 4,149	$ 995	$ 1,212	$ 1,205	2
	—	—	—	—	100	3
	5,064	11,651	828	9,250	4,711	4
	—	4,515	1,875	2,505	845	5
						6
	45,827	48,759	7,362	16,505	9,876	7
	444	575	90	114	97	8
	$ 45,383	$ 48,184	$ 7,272	$ 16,391	$ 9,779	9
	—	—	—	—	—	10
	1,382	1,542	282	253	878	11
	177		5	83	119	12
	—	—	—	—	—	13
	—	—	—	—	—	14
	—	—	—	—	—	15
	593	1,042	79	426	154	16
	$ 56,861	$ 71,083	$ 11,336	$ 30,120	$ 17,791	17
						18
	$ 10,706	$ 14,289	$ 2,379	$ 3,812	$ 2,983	19
	39,535	50,414	7,824	22,476	12,679	20
	$ 50,241	$ 64,703	$ 10,203	$ 26,288	$ 15,662	21
	—	—	—	—	—	22
	—	—	—	—	—	23
	$ —	$ —	$ —	$ —	$ —	24
	780	—	—	—	—	25
	—	—	—	—	—	26
	—	—	—	—	—	27
	—	—	30	—	—	28
	—	—	—	—	—	29
	200	—	—	—	—	30
	836	970	36	266	162	31
	$ 52,057	$ 65,673	$ 10,269	$ 26,554	$ 15,824	32
	$ 1,608	$ 1,050	$ 207	$ 700	$ 1,150	33
	1,850	1,090	286	300	1,150	34
	1,346	3,270	574	2,566	(333)	35
	$ 4,804	$ 5,410	$ 1,067	$ 3,566	$ 1,967	36
	$ 56,861	$ 71,083	$ 11,336	$ 30,120	$ 17,791	37

REPORT OF CONDITION

	B-899 *PIEDMONT TRUST BANK COLLINSVILLE 8 OFFICES	B-932 *FIRST VIRGINIA BANK—HIGHLANDS COVINGTON 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 8,268	$ 2,613
3. Interest-bearing balances	7,602	—
4. Securities	51,540	36,241
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	8,810	2,555
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	175,526	44,574
8. LESS: Allowance for loan and lease losses	1,761	604
9. Loans and leases, net of unearned income and allowance for losses	$ 173,765	$ 43,970
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	2,823	2,013
12. Other real estate owned	—	14
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	2,103	1,238
17. TOTAL ASSETS	$ 254,911	$ 88,644
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 30,878	$ 9,004
20. (2) Interest-bearing	181,478	71,944
21. In domestic offices	$ 212,356	$ 80,948
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	13,750	430
26. Demand notes issued to the U.S. Treasury	10,130	—
27. Other borrowed money	499	—
28. Mortgage indebtedness and obligations under capitalized leases	18	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	2,160	658
32. TOTAL LIABILITIES	$ 238,913	$ 82,036
EQUITY CAPITAL		
33. Common stock	$ 3,690	$ 2,300
34. Surplus	2,000	2,300
35. Undivided profits and capital reserves	10,308	2,008
36. TOTAL EQUITY	$ 15,998	$ 6,608
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 254,911	$ 88,644

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

B-893 *THE STATE BANK OF THE ALLEGHENIES COVINGTON 1 OFFICE	B-933 *FIRST VIRGINIA BANK— DAMASCUS DAMASCUS 5 OFFICES	B-471 FIRST STATE BANK DANVILLE 1 OFFICE	B-894 *PEOPLES BANK OF DANVILLE DANVILLE 6 OFFICES	B-655 *VIRGINIA BANK AND TRUST COMPANY DANVILLE 3 OFFICES	
$ 1,299	$ 1,515	$ 405	$ 5,195	$ 1,490	1
100	—	2,624	12,485	10,995	2
7,455	16,851	4,857	18,784	12,735	3
1,600	1,815	2,400	1,200	2,690	4
12,672	26,775	8,396	53,822	22,668	5
168	297	60	254	224	6
$ 12,504	$ 26,478	$ 8,336	$ 53,568	$ 22,444	7
—	—	—	—	—	8
540	1,087	369	2,192	791	9
—	42	—	189	18	10
—	—	—	—	—	11
—	—	—	—	—	12
—	—	—	—	—	13
275	807	253	1,499	494	14
$ 23,773	$ 48,595	$ 19,244	$ 95,112	$ 51,657	15
$ 2,241	$ 5,506	$ 1,325	$ 15,549	$ 6,044	16
19,903	38,583	13,386	71,070	41,154	17
$ 22,144	$ 44,089	$ 14,711	$ 86,619	$ 47,198	18
—	—	—	—	—	19
—	—	—	—	—	20
$ —	$ —	$ —	$ —	$ —	21
—	—	—	—	—	22
—	—	1,274	606	—	23
—	—	—	—	—	24
—	—	—	375	—	25
—	—	—	—	—	26
—	—	—	500	—	27
124	650	147	1,338	682	28
$ 22,268	$ 44,739	$ 16,132	$ 89,438	$ 47,880	29
$ 530	$ 800	$ 500	$ 1,107	$ 375	30
580	800	2,000	2,422	450	31
395	2,256	612	2,145	2,952	32
$ 1,505	$ 3,856	$ 3,112	$ 5,674	$ 3,777	33
$ 23,773	$ 48,595	$ 19,244	$ 95,112	$ 51,657	34
					35
					36
					37

REPORT OF CONDITION

	B-755 THE PRINCE WILLIAM BANK DUMFRIES 2 OFFICES	B-531 THE EASTVILLE BANK EASTVILLE 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 2,876	$ 318
3. Interest-bearing balances	—	500
4. Securities	1,601	8,040
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	600	175
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	11,881	13,508
8. LESS: Allowance for loan and lease losses	129	119
9. Loans and leases, net of unearned income and allowance for losses	$ 11,752	$ 13,389
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	276	345
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	180	—
15. Intangible assets	—	—
16. Other assets	271	529
17. TOTAL ASSETS	$ 17,556	$ 23,296
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 7,750	$ 2,515
20. (2) Interest-bearing	8,371	17,370
21. In domestic offices	$ 16,121	$ 19,885
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	155	
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	
29. Bank's liability on acceptances executed and outstanding	180	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	99	290
32. TOTAL LIABILITIES	$ 16,555	$ 20,175
EQUITY CAPITAL		
33. Common stock	$ 1,142	$ 275
34. Surplus	472	400
35. Undivided profits and capital reserves	(613)	2,446
36. TOTAL EQUITY	$ 1,001	$ 3,121
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 17,556	$ 23,296

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-508 PEOPLES BANK OF EWING EWING 3 OFFICES	B-966 *FAIRFAX BANK & TRUST COMPANY FAIRFAX 1 OFFICE	B-967 *THE GEORGE MASON BANK FAIRFAX 2 OFFICES	B-713 GUARANTY BANK AND TRUST COMPANY FAIRFAX 5 OFFICES	B-746 *FIRST VIRGINIA BANK FALLS CHURCH 79 OFFICES	
						1
	$ 749	$ 868	$ 4,165	$ 10,402	$ 140,592	2
	570	—	300	—	—	3
	9,808	645	41,174	28,668	336,678	4
	—	5,600	4,155	13,400	24,355	5
						6
	9,735	4,297	44,604	64,901	910,926	7
	57	28	331	629	12,226	8
	$ 9,678	$ 4,269	$ 44,273	$ 64,272	$ 898,700	9
	—	—	—	—	—	10
	615	164	1,254	3,319	26,204	11
	—	—	—	1,275	175	12
	—	—	—	—	—	13
	—	—	—	—	—	14
	—	—	—	—	—	15
	590	99	1,404	1,665	21,001	16
	$ 22,010	$ 11,645	$ 96,725	$ 123,001	$1,447,705	17
						18
	$ 2,431	$ 3,744	$ 16,512	$ 32,712	$ 311,534	19
	16,509	4,365	70,470	78,200	1,006,300	20
	$ 18,940	$ 8,109	$ 86,982	$ 110,912	$1,317,834	21
	—	—	—	—	—	22
	—	—	—	—	—	23
	$ —	$ —	$ —	$ —	$ —	24
	500	548	931	—	14,839	25
		—	1,350	—	—	26
	—	—	—	—	6,500	27
		—	—	—	280	28
	—	—	—	—	—	29
		—	—	—	—	30
	830	29	690	1,020	12,299	31
	$ 20,270	$ 8,686	$ 89,953	$ 111,932	$1,351,752	32
	$ 235	$ 1,500	$ 1,430	$ 2,831	$ 18,000	33
	465	750	1,586	3,543	20,000	34
	1,040	709	3,756	4,695	57,953	35
	$ 1,740	$ 2,959	$ 6,772	$ 11,069	$ 95,953	36
	$ 22,010	$ 11,645	$ 96,725	$ 123,001	$1,447,705	37

REPORT OF CONDITION

	B-550 THE PEOPLES BANK OF STAFFORD FALMOUTH 5 OFFICES	B-85 THE BANK OF FINCASTLE FINCASTLE 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 2,958	$ 1,342
3. Interest-bearing balances	—	100
4. Securities	15,491	4,670
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,000	1,550
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	20,519	10,848
8. LESS: Allowance for loan and lease losses	203	90
9. Loans and leases, net of unearned income and allowance for losses	$ 20,316	$ 10,758
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,574	385
12. Other real estate owned	—	
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	488	251
17. TOTAL ASSETS	$ 43,827	$ 19,056
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 11,647	$ 3,653
20. (2) Interest-bearing	27,409	13,723
21. In domestic offices	$ 39,056	$ 17,376
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's		160
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	335	132
32. TOTAL LIABILITIES	$ 39,391	$ 17,668
EQUITY CAPITAL		
33. Common stock	$ 600	$ 54
34. Surplus	1,600	324
35. Undivided profits and capital reserves	2,236	1,010
36. TOTAL EQUITY	$ 4,436	$ 1,388
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 43,827	$ 19,056

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

B-799 PLANTERS BANK & TRUST COMPANY OF VIRGINIA FISHERSVILLE 9 OFFICES	B-87 THE BANK OF FLOYD FLOYD 1 OFFICE	B-941 *BLUE RIDGE BANK FLOYD 2 OFFICES	B-951 *THE COMMUNITY BANK OF FOREST FOREST 2 OFFICES	B-768 THE BANK OF FRANKLIN FRANKLIN 2 OFFICES	
					1
$ 6,809	$ 1,182	$ 541	$ 1,477	$ 1,147	2
—	2,503	1,800	—	200	3
52,416	40,635	2,004	1,996	10,254	4
4,500	—	850	60	3,700	5
					6
89,094	27,055	11,933	10,833	23,362	7
1,025	498	44	47	200	8
$ 88,069	$ 26,557	$ 11,889	$ 10,786	$ 23,162	9
—	—	—	—	—	10
2,601	563	291	618	642	11
126	—	31	122	5	12
—	—	—	—	—	13
—	—	—	—	—	14
739	—	—	—	—	15
2,117	1,279	153	240	436	16
$ 157,377	$ 72,719	$ 17,613	$ 15,299	$ 39,546	17
					18
$ 24,018	$ 6,390	$ 1,216	$ 3,573	$ 4,611	19
122,242	59,520	14,644	10,109	31,515	20
$ 146,260	$ 65,910	$ 15,860	$ 13,682	$ 36,126	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	400	—	—	—	25
—	—	80	—	—	26
—	—	—	—	—	27
—	—	156	301	—	28
—	—	—	—	—	29
—	—	350	—	—	30
1,015	529	222	207	303	31
$ 147,275	$ 66,839	$ 16,668	$ 14,190	$ 36,429	32
$ 4,693	$ 600	$ 561	$ 527	$ 317	33
2,572	1,200	137	264	1,260	34
2,837	4,080	247	318	1,540	35
$ 10,102	$ 5,880	$ 945	$ 1,109	$ 3,117	36
$ 157,377	$ 72,719	$ 17,613	$ 15,299	$ 39,546	37

REPORT OF CONDITION

	B-801 THE PEOPLES BANK OF FRONT ROYAL FRONT ROYAL 1 OFFICE	B-955 *FIRST VIRGINIA BANK—COMMONWEALTH GRAFTON 5 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,491	$ 2,413
3. Interest-bearing balances	400	—
4. Securities	5,880	2,117
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,450	1,295
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	13,774	29,887
8. LESS: Allowance for loan and lease losses	109	207
9. Loans and leases, net of unearned income and allowance for losses	$ 13,665	$ 29,680
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	592	1,261
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	179
16. Other assets	281	227
17. TOTAL ASSETS	$ 23,759	$ 37,172
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 4,871	$ 7,551
20. (2) Interest-bearing	16,608	26,717
21. In domestic offices	$ 21,479	$ 34,268
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	188	354
32. TOTAL LIABILITIES	$ 21,667	$ 34,622
EQUITY CAPITAL		
33. Common stock	$ 586	$ 1,400
34. Surplus	493	600
35. Undivided profits and capital reserves	1,013	550
36. TOTAL EQUITY	$ 2,092	$ 2,550
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 23,759	$ 37,172

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-809	B-926	B-291	B-898	B-767	
	*MINER'S AND MERCHANT'S BANK AND TRUST COMPANY GRUNDY	*DICKENSON-BUCHANAN BANK HAYSI	*BANK OF NORTHUM-BERLAND INCOR-PORATED HEATHSVILLE	*BANK OF CARROLL HILLSVILLE	PEOPLES BANK, INC. HONAKER	
	2 OFFICES	2 OFFICES	3 OFFICES	4 OFFICES	4 OFFICES	
						1
	$ 1,196	$ 780	$ 1,655	$ 1,239	$ 3,738	2
	598	200	—	—	—	3
	6,777	4,386	19,815	4,291	10,018	4
	1,708	350	200	1,130	1,745	5
						6
	21,638	7,290	33,396	14,975	36,438	7
	252	89	217	81	364	8
	$ 21,386	$ 7,201	$ 33,179	$ 14,894	$ 36,074	9
	—	—	—	—	—	10
	320	318	675	448	661	11
	385	45	—	—	250	12
	—	—	—	—	—	13
	—	—	—	—	—	14
	—	—	—	—	—	15
	366	181	810	240	480	16
	$ 32,736	$ 13,461	$ 56,334	$ 22,242	$ 52,966	17
						18
	$ 4,965	$ 1,385	$ 5,481	$ 17,281	$ 7,147	19
	22,533	9,986	45,421	3,132	41,510	20
	$ 27,498	$ 11,371	$ 50,902	$ 20,413	$ 48,657	21
	—	—	—	—	—	22
	—	—	—	—	—	23
	$ —	$ —	$ —	$ —	$ —	24
	2,119	—	—	—	—	25
	—	—	—	—	—	26
	—	—	—	—	—	27
	—	—	—	—	—	28
	—	—	—	—	—	29
	—	—	—	—	—	30
	279	153	809	403	457	31
	$ 29,896	$ 11,524	$ 51,711	$ 20,816	$ 49,114	32
	$ 884	$ 750	$ 634	$ 250	$ 370	33
	2,543	750	864	450	515	34
	(587)	437	3,125	726	2,967	35
	$ 2,840	$ 1,937	$ 4,623	$ 1,426	$ 3,852	36
	$ 32,736	$ 13,461	$ 56,334	$ 22,242	$ 52,966	37

REPORT OF CONDITION

	B-796 *FIRST VIRGINIA BANK—SOUTH HURT 5 OFFICES	B-778 THE LUNENBURG COUNTY BANK KENBRIDGE 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 3,443	$ 903
3. Interest-bearing balances	—	100
4. Securities	22,963	4,369
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	2,150
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	50,523	13,579
8. LESS: Allowance for loan and lease losses	613	104
9. Loans and leases, net of unearned income and allowance for losses	$ 49,910	$ 13,475
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,058	798
12. Other real estate owned	—	8
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	1,071	389
17. TOTAL ASSETS	$ 78,445	$ 22,192
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 8,486	$ 2,404
20. (2) Interest-bearing	62,686	17,696
21. In domestic offices	$ 71,172	$ 20,100
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	506	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	1,047	304
32. TOTAL LIABILITIES	$ 72,725	$ 20,404
EQUITY CAPITAL		
33. Common stock	$ 1,200	$ 174
34. Surplus	800	362
35. Undivided profits and capital reserves	3,720	1,252
36. TOTAL EQUITY	$ 5,720	$ 1,788
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 78,445	$ 22,192

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

B-625 *BANK OF LANCASTER KILMARNOCK 1 OFFICE	B-832 *KING GEORGE STATE BANK INC. KING GEORGE 1 OFFICE	B-739 *PACE AMERICAN BANK LAWRENCE-VILLE 2 OFFICES	B-892 *THE FIRST BANK AND TRUST COMPANY LEBANON 2 OFFICES	B-968 *VIRGINIA COMMUNITY BANK LOUISA 2 OFFICES	
					1
$ 2,106	$ 1,939	$ 1,067	$ 987	$ 909	2
—	—	200	2,620	—	3
17,969	1,984	7,705	2,960	2,109	4
2,995	1,700	1,900	1,985	290	5
					6
40,252	12,263	12,543	11,177	11,963	7
355	126	134	162	54	8
$ 39,897	$ 12,137	$ 12,409	$ 11,015	$ 11,909	9
—	—	—	—	—	10
1,341	222	986	646	967	11
13	—	1	—	9	12
—	—	—	—	5	13
—	—	—	—	—	14
—	—	—	—	—	15
930	134	463	452	214	16
$ 65,251	$ 18,116	$ 24,731	$ 20,665	$ 16,412	17
					18
$ 6,301	$ 3,488	$ 2,535	$ 2,831	$ 2,325	19
53,335	12,885	19,116	15,566	12,563	20
$ 59,636	$ 16,373	$ 21,651	$ 18,397	$ 14,888	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	785	—	—	25
—	—	—	—	—	26
—	—	—	—	—	27
—	—	44	68	—	28
—	—	—	—	—	29
—	—	—	—	—	30
285	100	342	1,138	236	31
$ 59,921	$ 16,473	$ 22,822	$ 19,603	$ 15,124	32
$ 960	$ 300	$ 330	$ 500	$ 288	33
1,112	300	901	500	348	34
3,258	1,043	678	62	652	35
$ 5,330	$ 1,643	$ 1,909	$ 1,062	$ 1,288	36
$ 65,251	$ 18,116	$ 24,731	$ 20,665	$ 16,412	37

REPORT OF CONDITION

	B-821 PEOPLES BANK OF NELSON	B-890 INDEPENDENT BANK
	LOVINGSTON	MANASSAS
	2 OFFICES	2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 2,090	$ 3,416
3. Interest-bearing balances	100	—
4. Securities	4,227	2,274
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,640	5,150
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	14,510	19,312
8. LESS: Allowance for loan and lease losses	155	227
9. Loans and leases, net of unearned income and allowance for losses	$ 14,355	$ 19,085
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	427	1,877
12. Other real estate owned	—	198
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	300	407
17. TOTAL ASSETS	$ 24,139	$ 32,407
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 2,672	$ 13,196
20. (2) Interest-bearing	18,124	16,849
21. In domestic offices	$ 20,796	$ 30,045
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,138	—
26. Demand notes issued to the U.S. Treasury	210	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	373	125
32. TOTAL LIABILITIES	$ 22,517	$ 30,170
EQUITY CAPITAL		
33. Common stock	$ 444	$ 750
34. Surplus	504	543
35. Undivided profits and capital reserves	674	944
36. TOTAL EQUITY	$ 1,622	$ 2,237
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 24,139	$ 32,407

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-976 THE BANK OF MARION MARION 3 OFFICES	B-131 *THE BANK OF McKENNEY, INCORPORATED McKENNEY 1 OFFICE	B-708 FIRST AMERICAN BANK OF VIRGINIA McLEAN 95 OFFICES	B-745 THE McLEAN BANK McLEAN 5 OFFICES	B-134 FIRST AND CITIZENS BANK MONTEREY 1 OFFICE	
						1
	$ 2,302	$ 535	$ 169,376	$ 9,715	$ 486	2
	300	790	—	—	—	3
	25,928	5,229	352,044	21,373	12,334	4
	785	2,020	213,000	4,800	—	5
						6
	33,821	7,808	1,558,110	83,297	7,822	7
	268	155	9,809	730	107	8
	$ 33,553	$ 7,653	$1,548,301	$ 82,567	$ 7,715	9
	—	—	—	—	—	10
	853	177	50,904	1,913	225	11
	—	—	549	—	—	12
	—	—	—	—	—	13
	—	—	—	—	—	14
	—	—	9,604	—	—	15
	989	401	33,719	2,033	497	16
	$ 64,710	$ 16,805	$2,377,497	$ 122,401	$ 21,257	17
						18
	$ 6,630	$ 1,871	$ 537,684	$ 31,196	$ 3,166	19
	52,381	13,416	1,524,956	83,285	14,859	20
	$ 59,011	$ 15,287	$2,062,640	$ 114,481	$ 18,025	21
	—	—	—	—	—	22
	—	—	—	—	—	23
	$ —	$ —	$ —	$ —	$ —	24
	—	—	130,327	—	200	25
	—	—	25,001	—	—	26
	—	—	1,292	—	—	27
	—	—	1	87	—	28
	—	—	—	—	—	29
	—	—	1,636	1,250	—	30
	518	214	17,533	891	200	31
	$ 59,529	$ 15,501	$2,238,430	$ 116,709	$ 18,425	32
	$ 1,000	$ 25	$ 47,275	$ 704	$ 60	33
	508	340	18,779	1,391	150	34
	3,673	939	73,013	3,597	2,622	35
	$ 5,181	$ 1,304	$ 139,067	$ 5,692	$ 2,832	36
	$ 64,710	$ 16,805	$2,377,497	$ 122,401	$ 21,257	37

REPORT OF CONDITION

	B-384 *PEOPLES BANK OF MONTROSS MONTROSS 1 OFFICE	B-443 *THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,453	$ 415
3. Interest-bearing balances	153	350
4. Securities	10,799	4,300
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,350	850
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	16,856	7,712
8. LESS: Allowance for loan and lease losses	172	89
9. Loans and leases, net of unearned income and allowance for losses	$ 16,684	$ 7,623
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	966	103
12. Other real estate owned	—	
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	457	216
17. TOTAL ASSETS	$ 31,862	$ 13,857
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 3,753	$ 1,296
20. (2) Interest-bearing	25,500	11,323
21. In domestic offices	$ 29,253	$ 12,619
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	215	29
32. TOTAL LIABILITIES	$ 29,468	$ 12,648
EQUITY CAPITAL		
33. Common stock	$ 127	$ 150
34. Surplus	686	230
35. Undivided profits and capital reserves	1,581	829
36. TOTAL EQUITY	$ 2,394	$ 1,209
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 31,862	$ 13,857

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-725 *AMERICAN BANK NEWPORT NEWS	B-762 *BANK OF THE COMMON-WEALTH NORFOLK	B-971 *FIRST VIRGINIA BANK OF TIDEWATER NORFOLK	B-947 *HERITAGE BANK & TRUST NORFOLK	B-274 FARMERS & MERCHANTS BANK— EASTERN SHORE ONLEY	
	5 OFFICES	7 OFFICES	36 OFFICES	2 OFFICES	4 OFFICES	
						1
	$ 2,047	$ 3,419	$ 25,344	$ 2,227	$ 3,076	2
	—	251	100	—	—	3
	2,432	4,534	92,075	5,394	32,161	4
	1,500	1,930	5,545	1,738	—	5
						6
	15,853	26,936	204,414	35,678	50,273	7
	100	175	2,489	279	369	8
	$ 15,753	$ 26,761	$ 201,925	$ 35,399	$ 49,904	9
	—	—	—	—	—	10
	484	1,118	9,113	903	1,442	11
	146	18	—	—	—	12
	—	—	—	—	—	13
	—	—	—	—	—	14
	—	—	—	—	—	15
	330	458	3,707	503	1,334	16
	$ 22,692	$ 38,489	$ 337,809	$ 46,164	$ 87,917	17
						18
	$ 6,479	$ 6,688	$ 74,889	$ 7,584	$ 10,615	19
	13,287	28,015	229,164	34,004	69,020	20
	$ 19,766	$ 34,703	$ 304,053	$ 41,588	$ 79,635	21
	—	—	—	—	—	22
	—	—	—	—	—	23
	$ —	$ —	$ —	$ —	$ —	24
	—	95	6,124	401	—	25
	—	—	—	—	—	26
	—	503	—	—	—	27
	124	—	—	—	—	28
	—	—	—	—	—	29
	—	—	—	—	—	30
	232	277	2,940	494	1,010	31
	$ 20,122	$ 35,578	$ 313,117	$ 42,483	$ 80,645	32
	$ 498	$ 1,028	$ 9,000	$ 1,000	$ 900	33
	1,101	919	5,000	1,003	1,200	34
	971	964	10,692	1,678	5,172	35
	$ 2,570	$ 2,911	$ 24,692	$ 3,681	$ 7,272	36
	$ 22,692	$ 38,489	$ 337,809	$ 46,164	$ 87,917	37

REPORT OF CONDITION

	B-900 *FARMERS & MINERS BANK OF LEE COUNTY PENNINGTON GAP	B-164 LEE BANK & TRUST COMPANY PENNINGTON GAP
	3 OFFICES	5 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,485	$ 2,180
3. Interest-bearing balances	5,894	4,450
4. Securities	4,950	34,567
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,920	5,140
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	11,996	15,628
8. LESS: Allowance for loan and lease losses	178	200
9. Loans and leases, net of unearned income and allowance for losses	$ 11,818	$ 15,428
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	962	865
12. Other real estate owned	—	4
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	393	1,129
17. TOTAL ASSETS	$ 27,422	$ 63,763
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 4,025	$ 6,814
20. (2) Interest-bearing	21,158	50,090
21. In domestic offices	$ 25,183	$ 56,904
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	278	799
32. TOTAL LIABILITIES	$ 25,461	$ 57,703
EQUITY CAPITAL		
33. Common stock	$ 500	$ 200
34. Surplus	500	500
35. Undivided profits and capital reserves	961	5,360
36. TOTAL EQUITY	$ 1,961	$ 6,060
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 27,422	$ 63,763

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-964	B-368	B-657	B-812	B-175	
	*THE COMMUNITY BANK	*THE BANK OF CHARLOTTE COUNTY	PEOPLES BANK OF POUND	*CENTRAL VIRGINIA BANK	BANK OF ROCKBRIDGE	
	PETERSBURG	PHENIX	POUND	POWHATAN	RAPHINE	
	6 OFFICES	3 OFFICES	3 OFFICES	2 OFFICES	5 OFFICES	
						1
$	2,837	$ 829	$ 2,626	$ 1,234	$ 2,217	2
	—	217	450	—	500	3
	2,782	5,775	10,781	5,856	5,981	4
	350	2,450	2,240	2,585	1,040	5
						6
	14,003	16,199	27,811	19,833	21,192	7
	100	216	316	191	153	8
$	13,903	$ 15,983	$ 27,495	$ 19,642	$ 21,039	9
	—	—	—	—	—	10
	1,106	382	2,116	523	640	11
	11	39	457	—	—	12
	—	—	—	—	—	13
	—	—	—	—	—	14
	—	—	—	—	—	15
	171	244	1,105	317	299	16
$	21,160	$ 25,919	$ 47,270	$ 30,157	$ 31,716	17
						18
$	5,543	$ 2,469	$ 4,580	$ 3,249	$ 5,227	19
	13,770	21,365	38,007	24,004	23,971	20
$	19,313	$ 23,834	$ 42,587	$ 27,253	$ 29,198	21
	—	—	—	—	—	22
	—	—	—	—	—	23
$	—	$ —	$ —	$ —	$ —	24
	—	—	—	—	—	25
	—	—	—	44	—	26
	—	—	—	—	—	27
	—	—	39	153	—	28
	—	—	—	—	—	29
	—	—	—	—	—	30
	293	301	363	300	261	31
$	19,606	$ 24,135	$ 42,989	$ 27,750	$ 29,459	32
$	489	$ 140	$ 357	$ 786	$ 100	33
	489	432	1,780	270	500	34
	576	1,212	2,144	1,351	1,657	35
$	1,554	$ 1,784	$ 4,281	$ 2,407	$ 2,257	36
$	21,160	$ 25,919	$ 47,270	$ 30,157	$ 31,716	37

REPORT OF CONDITION

	B-374 *STATE BANK OF REMINGTON INCORPORATED REMINGTON 3 OFFICES	B-811 ENTERPRISE BANK CORPORATION RESTON 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,768	$ 5,111
3. Interest-bearing balances	349	—
4. Securities	7,348	1,902
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,960	2,000
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	23,826	24,683
8. LESS: Allowance for loan and lease losses	216	229
9. Loans and leases, net of unearned income and allowance for losses	$ 23,610	$ 24,454
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	747	1,651
12. Other real estate owned	200	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	640	550
17. TOTAL ASSETS	$ 36,622	$ 35,668
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 5,656	$ 19,101
20. (2) Interest-bearing	27,468	13,136
21. In domestic offices	$ 33,124	$ 32,237
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	200	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	300	374
32. TOTAL LIABILITIES	$ 33,624	$ 32,611
EQUITY CAPITAL		
33. Common stock	$ 407	$ 725
34. Surplus	680	679
35. Undivided profits and capital reserves	1,911	1,653
36. TOTAL EQUITY	$ 2,998	$ 3,057
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 36,622	$ 35,668

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

B-786 CLINCH VALLEY BANK AND TRUST COMPANY RICHLANDS	B-909 *BANK OF VIRGINIA RICHMOND	B-744 *CENTRAL FIDELITY BANK RICHMOND	B-186 *CONSOLI-DATED BANK AND TRUST COMPANY RICHMOND	B-758 *FIRST VIRGINIA BANK—COLONIAL RICHMOND	
3 OFFICES	140 OFFICES	140 OFFICES	3 OFFICES	23 OFFICES	
					1
$ 2,751	$ 311,978	$ 184,178	$ 2,515	$ 15,801	2
100	312,427	7,498	120	—	3
25,035	830,765	707,273	13,706	57,526	4
3,610	235,242	408,990	1,840	1,550	5
					6
31,455	3,220,711	2,144,806	32,047	128,304	7
386	33,919	26,722	280	1,527	8
$ 31,069	$3,186,792	$2,118,084	$ 31,767	$ 126,777	9
—	20,257	28,356	—	—	10
1,334	84,435	72,886	1,117	6,908	11
215	2,186	2,356	—	—	12
—	—	—	—	—	13
—	8,441	8,961	—	—	14
—	23,460	—	—	238	15
974	84,044	43,402	626	2,439	16
$ 65,088	$5,100,027	$3,581,984	$ 51,691	$ 211,239	17
					18
$ 8,755	$ 618,709	$ 497,101	$ 12,433	$ 51,016	19
48,451	2,803,054	2,216,140	34,162	140,165	20
$ 57,206	$3,421,763	$2,713,241	$ 46,595	$ 191,181	21
—	100	—	—	—	22
—	221,428	—	—	—	23
$ —	$ 221,528	$ —	$ —	$ —	24
—	1,041,952	567,113	—	1,786	25
—	43,830	10,281	—	—	26
—	15,537	6,184	—	—	27
—	14,534	20,676	—	403	28
—	8,441	8,961	—	—	29
—	33,153	—	205	—	30
504	51,262	45,166	611	1,294	31
$ 57,710	$4,852,000	$3,371,622	$ 47,411	$ 194,664	32
$ 750	$ 55,870	$ 65,250	$ 1,450	$ 6,000	33
1,500	52,596	55,600	1,600	4,000	34
5,128	139,561	89,512	1,230	6,575	35
$ 7,378	$ 248,027	$ 210,362	$ 4,280	$ 16,575	36
$ 65,088	$5,100,027	$3,581,984	$ 51,691	$ 211,239	37

REPORT OF CONDITION

	B-970 *PEOPLES BANK OF VIRGINIA RICHMOND 1 OFFICE	B-934 *THE SUBURBAN BANK, d/b/a F&M BANK RICHMOND 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 422	$ 1,256
3. Interest-bearing balances	—	—
4. Securities	2,276	3,726
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	950	1,005
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	5,492	6,721
8. LESS: Allowance for loan and lease losses	40	54
9. Loans and leases, net of unearned income and allowance for losses	$ 5,452	$ 6,667
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	384	417
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	146	155
17. TOTAL ASSETS	$ 9,630	$ 13,226
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 1,234	$ 4,151
20. (2) Interest-bearing	5,163	8,004
21. In domestic offices	$ 6,397	$ 12,155
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	205	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	27	63
32. TOTAL LIABILITIES	$ 6,629	$ 12,218
EQUITY CAPITAL		
33. Common stock	$ 2,000	$ 750
34. Surplus	1,000	1,250
35. Undivided profits and capital reserves	1	(992)
36. TOTAL EQUITY	$ 3,001	$ 1,008
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 9,630	$ 13,226

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

B-919 *UNITED VIRGINIA BANK RICHMOND	B-800 VIRGINIA CAPITAL BANK RICHMOND	B-795 *FIRST VIRGINIA BANK—SOUTHWEST ROANOKE	B-908 *FIRST VIRGINIA BANK—FRANKLIN COUNTY ROCKY MOUNT	B-881 *BANK OF GREENE RUCKERSVILLE	
189 OFFICES	2 OFFICES	24 OFFICES	5 OFFICES	1 OFFICE	
					1
$ 540,391	$ 1,950	$ 12,354	$ 3,176	$ 680	2
—	1,300	—	—	—	3
923,603	1,698	81,554	33,079	694	4
20,300	1,760	—	—	3,110	5
					6
5,090,606	16,087	160,301	60,545	6,084	7
55,069	253	1,794	642	36	8
$5,035,537	$ 15,834	$ 158,507	$ 59,903	$ 6,048	9
5,809	—	—	—	—	10
189,622	594	5,046	1,094	305	11
5,280	—	78	—	—	12
2,337	—	—	—	—	13
54,802	—	—	—	—	14
14,813	—	—	—	—	15
112,117	273	3,297	1,465	80	16
$6,904,611	$ 23,409	$ 260,836	$ 98,717	$ 10,917	17
					18
$1,313,917	$ 5,311	$ 34,471	$ 9,893	$ 1,712	19
3,956,948	15,582	203,074	80,550	7,678	20
$5,270,865	$ 20,893	$ 237,545	$ 90,443	$ 9,390	21
1,100	—	—	—	—	22
41,396	—	—	—	—	23
$ 142,496	$ —	$ —	$ —	$ —	24
815,774	—	2,295	370	—	25
102,786	—	—	—	—	26
55,565	—	—	—	—	27
24,986	—	73	—	—	28
54,802	—	—	—	—	29
70,300	—	—	—	—	30
83,053	85	2,813	1,034	87	31
$6,520,627	$ 20,978	$ 242,726	$ 91,847	$ 9,477	32
$ 140,000	$ 1,351	$ 4,600	$ 1,600	$ 400	33
67,184	1,002	3,700	1,200	402	34
176,800	78	9,810	4,070	638	35
$ 383,984	$ 2,431	$ 18,110	$ 6,870	$ 1,440	36
$6,904,611	$ 23,409	$ 260,836	$ 98,717	$ 10,917	37

REPORT OF CONDITION

	B-896 *SALEM BANK & TRUST SALEM 3 OFFICES	B-205 *BANK OF SHAWS-VILLE SHAWS-VILLE 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,902	$ 1,484
3. Interest-bearing balances	250	1,301
4. Securities	4,351	8,850
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	7,560	—
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	26,851	20,781
8. LESS: Allowance for loan and lease losses	349	241
9. Loans and leases, net of unearned income and allowance for losses	$ 26,502	$ 20,540
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	755	699
12. Other real estate owned	343	150
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	378	580
17. TOTAL ASSETS	$ 42,041	$ 33,604
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 6,281	$ 3,417
20. (2) Interest-bearing	32,927	26,345
21. In domestic offices	$ 39,208	$ 29,762
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	225
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	300
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	500	—
31. Other liabilities	276	789
32. TOTAL LIABILITIES	$ 39,984	$ 31,076
EQUITY CAPITAL		
33. Common stock	$ 829	$ 190
34. Surplus	1,030	928
35. Undivided profits and capital reserves	198	1,410
36. TOTAL EQUITY	$ 2,057	$ 2,528
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 42,041	$ 33,604

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-791 *BANK OF ISLE OF WIGHT SMITH-FIELD	B-954 *SOUTH BOSTON BANK SOUTH BOSTON	B-983 *FIRST VIRGINIA BANK—SOUTH HILL SOUTH HILL	B-212 BANK OF SPEEDWELL, INCOR-PORATED SPEEDWELL	B-874 *CONTINENTAL BANK AND TRUST COMPANY SPRING-FIELD	
	1 OFFICE	1 OFFICE	2 OFFICES	6 OFFICES	2 OFFICES	
						1
	$ 1,368	$ 444	$ 2,303	$ 2,707	$ 3,064	2
	—	600	850	2,552	100	3
	3,629	509	21,705	9,069	5,279	4
	2,245	—	100	2,500	5,000	5
						6
	14,695	4,893	21,303	39,658	17,918	7
	141	12	365	480	178	8
	$ 14,554	$ 4,881	$ 20,938	$ 39,178	$ 17,740	9
	—	—	—	—	—	10
	481	537	628	1,311	1,344	11
	80	—	30	159	—	12
	—	55	—	—	—	13
	—	—	—	—	—	14
	—	—	—	—	—	15
	244	48	760	816	273	16
	$ 22,601	$ 7,074	$ 47,314	$ 58,292	$ 32,800	17
						18
	$ 3,177	$ 680	$ 6,243	$ 7,145	$ 12,050	19
	17,742	4,935	36,858	44,182	17,446	20
	$ 20,919	$ 5,615	$ 43,101	$ 51,327	$ 29,496	21
	—	—	—	—	—	22
	—	—	—	—	—	23
	$ —	$ —	$ —	$ —	$ —	24
	—	—	—	2,045	—	25
	—	—	—	—	—	26
	—	—	—	—	—	27
	—	50	—	—	—	28
	—	—	—	—	—	29
	—	—	—	—	—	30
	142	24	223	852	127	31
	$ 21,061	$ 5,689	$ 43,324	$ 54,224	$ 29,623	32
	$ 346	$ 700	$ 750	$ 200	$ 1,150	33
	382	350	750	988	1,096	34
	812	335	2,490	2,880	931	35
	$ 1,540	$ 1,385	$ 3,990	$ 4,068	$ 3,177	36
	$ 22,601	$ 7,074	$ 47,314	$ 58,292	$ 32,800	37

REPORT OF CONDITION

	B-957 *HALLMARK BANK & TRUST COMPANY SPRING-FIELD	B-422 *FIRST VIRGINIA BANK OF AUGUSTA STAUNTON
	1 OFFICE	6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 798	$ 2,807
3. Interest-bearing balances	1,000	—
4. Securities	3,037	14,357
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,660	1,645
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	13,600	31,571
8. LESS: Allowance for loan and lease losses	25	392
9. Loans and leases, net of unearned income and allowance for losses	$ 13,575	$ 31,179
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	194	1,032
12. Other real estate owned	—	25
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	299	690
17. TOTAL ASSETS	$ 20,563	$ 51,735
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 2,489	$ 7,889
20. (2) Interest-bearing	14,325	37,291
21. In domestic offices	$ 16,814	$ 45,180
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	656	2,745
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	76	480
32. TOTAL LIABILITIES	$ 17,546	$ 48,405
EQUITY CAPITAL		
33. Common stock	$ 1,500	$ 1,000
34. Surplus	750	900
35. Undivided profits and capital reserves	767	1,430
36. TOTAL EQUITY	$ 3,017	$ 3,330
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 20,563	$ 51,735

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

B-931 *COMMUNITY BANK AND TRUST COMPANY OF VIRGINIA STERLING	B-731 *BANK OF SUFFOLK SUFFOLK	B-788 *FIRST VIRGINIA BANK—SURRY SURRY	B-600 BANK OF ESSEX TAPPA-HANNOCK	B-297 SOUTHSIDE BANK TAPPA-HANNOCK	
1 OFFICE	4 OFFICES	1 OFFICE	2 OFFICES	3 OFFICES	
					1
$ 1,921	$ 2,201	$ 657	$ 1,660	$ 2,227	2
—	100	—	101	—	3
3,934	12,955	6,725	9,332	17,339	4
1,000	1,900	960	650	2,700	5
					6
10,004	11,637	8,189	20,177	44,950	7
108	90	84	206	450	8
$ 9,896	$ 11,547	$ 8,105	$ 19,971	$ 44,500	9
—	—	—	—	—	10
1,217	647	96	713	920	11
—	—	72	—	130	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
334	413	290	458	1,223	16
$ 18,302	$ 29,763	$ 16,905	$ 32,885	$ 69,039	17
					18
$ 4,685	$ 5,735	$ 2,181	$ 4,682	$ 7,785	19
11,695	20,549	13,109	24,944	55,034	20
$ 16,380	$ 26,284	$ 15,290	$ 29,626	$ 62,819	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	—	—	—	25
—	—	—	—	—	26
—	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
63	216	201	291	471	31
$ 16,443	$ 26,500	$ 15,491	$ 29,917	$ 63,290	32
$ 1,400	$ 420	$ 150	$ 450	$ 1,200	33
300	580	175	300	1,212	34
159	2,263	1,089	2,218	3,337	35
$ 1,859	$ 3,263	$ 1,414	$ 2,968	$ 5,749	36
$ 18,302	$ 29,763	$ 16,905	$ 32,885	$ 69,039	37

REPORT OF CONDITION

	B-224 *BANK OF TAZEWELL COUNTY TAZEWELL 6 OFFICES	B-920 *CITIZENS BANK OF TAZEWELL TAZEWELL 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 2,865	$ 1,086
3. Interest-bearing balances	800	1,020
4. Securities	63,564	5,169
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	6,600	195
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	31,601	9,804
8. LESS: Allowance for loan and lease losses	437	105
9. Loans and leases, net of unearned income and allowance for losses	$ 31,164	$ 9,699
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,263	697
12. Other real estate owned	18	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	1,895	238
17. TOTAL ASSETS	$ 108,169	$ 18,104
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 15,491	$ 2,617
20. (2) Interest-bearing	78,814	13,130
21. In domestic offices	$ 94,305	$ 15,747
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	575	—
27. Other borrowed money	—	231
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	1,257	172
32. TOTAL LIABILITIES	$ 96,137	$ 16,150
EQUITY CAPITAL		
33. Common stock	$ 520	$ 750
34. Surplus	1,483	750
35. Undivided profits and capital reserves	10,029	454
36. TOTAL EQUITY	$ 12,032	$ 1,954
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 108,169	$ 18,104

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-959 *FARMERS & MERCHANTS BANK TIMBERVILLE	B-990 *FIRST VIRGINIA BANK— MIDDLE PENINSULA URBANNA	B-939 *THE BUSINESS BANK VIENNA	B-952 *SAILORS & MERCHANTS BANK VIENNA	B-882 COMMERCE BANK VIRGINIA BEACH	
	3 OFFICES	4 OFFICES	1 OFFICE	1 OFFICE	6 OFFICES	
						1
	$ 2,397	$ 1,579	$ 11,831	$ 795	$ 5,517	2
	901	—	25	27	3,300	3
	17,170	21,520	726	3,013	3,672	4
	2,930	555	6,276	850	—	5
						6
	34,436	44,579	32,416	10,030	51,530	7
	354	439	271	50	504	8
	$ 34,082	$ 44,140	$ 32,145	$ 9,980	$ 51,026	9
	—	—	—	—	—	10
	718	1,317	2,346	596	2,359	11
	25	152	—	—	—	12
	—	—	72	—	—	13
	—	—	—	—	—	14
	—	—	—	—	—	15
	713	870	901	226	620	16
	$ 58,936	$ 70,133	$ 54,322	$ 15,487	$ 66,494	17
						18
	$ 6,929	$ 7,384	$ 18,543	$ 2,467	$ 19,804	19
	43,914	55,620	27,784	10,960	34,105	20
	$ 50,843	$ 63,004	$ 46,327	$ 13,427	$ 53,909	21
	—	—	—	—	—	22
	—	—	—	—	—	23
	$ —	$ —	$ —	$ —	$ —	24
	—	—	—	—	3,000	25
	316	—	—	—	—	26
	3,130	—	924	—	—	27
	—	—	—	—	—	28
	—	—	—	—	—	29
	—	—	—	—	—	30
	583	551	2,470	71	268	31
	$ 54,872	$ 63,555	$ 49,721	$ 13,498	$ 57,177	32
	$ 500	$ 2,323	$ 1,009	$ 1,375	$ 2,321	33
	100	1,426	2,506	688	6,022	34
	3,464	2,829	1,086	(74)	974	35
	$ 4,064	$ 6,578	$ 4,601	$ 1,989	$ 9,317	36
	$ 58,936	$ 70,133	$ 54,322	$ 15,487	$ 66,494	37

REPORT OF CONDITION

	B-980 *PRINCESS ANNE COMMERCIAL BANK VIRGINIA BEACH 1 OFFICE	B-978 *THE BANK OF TIDEWATER VIRGINIA BEACH 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 311	$ 1,682
3. Interest-bearing balances	1,000	—
4. Securities	549	1,597
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,130	860
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	6,690	15,631
8. LESS: Allowance for loan and lease losses	52	156
9. Loans and leases, net of unearned income and allowance for losses	$ 6,638	$ 15,475
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	378	455
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	143	356
17. TOTAL ASSETS	$ 12,149	$ 20,425
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 1,840	$ 3,818
20. (2) Interest-bearing	6,390	12,847
21. In domestic offices	$ 8,230	$ 16,665
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,458	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	500	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	33	127
32. TOTAL LIABILITIES	$ 10,221	$ 16,792
EQUITY CAPITAL		
33. Common stock	$ 1,000	$ 2,000
34. Surplus	1,000	1,206
35. Undivided profits and capital reserves	(72)	427
36. TOTAL EQUITY	$ 1,928	$ 3,633
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 12,149	$ 20,425

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

	B-233 THE BANK OF SUSSEX AND SURRY WAKEFIELD 2 OFFICES	B-969 *NORTHERN NECK STATE BANK INCORPORATED WARSAW 2 OFFICES	B-234 *THE BANK OF WAVERLY WAVERLY 3 OFFICES	B-609 CITIZENS AND FARMERS BANK WEST POINT 5 OFFICES	
					1
	$ 1,174	$ 2,314	$ 1,176	$ 5,095	2
	100	—	1,151	1,500	3
	12,403	15,949	19,360	38,496	4
	4,500	1,000	2,300	3,180	5
					6
	18,963	38,409	15,529	49,650	7
	189	298	159	335	8
	$ 18,774	$ 38,111	$ 15,370	$ 49,315	9
	—	—	—	—	10
	536	766	604	2,255	11
	75	6	—	44	12
	—	—	—	—	13
	—	—	—	—	14
	—	—	—	—	15
	613	768	899	1,466	16
	$ 38,175	$ 58,914	$ 40,860	$ 101,351	17
					18
	$ 3,998	$ 5,710	$ 4,715	$ 14,093	19
	29,148	47,117	29,404	73,213	20
	$ 33,146	$ 52,827	$ 34,119	$ 87,306	21
	—	—	—	—	22
	—	—	—	—	23
	$ —	$ —	$ —	$ —	24
	—	—	—	1,675	25
	—	—	—	—	26
	—	—	—	—	27
	—	—	—	—	28
	—	—	—	—	29
	—	—	—	—	30
	297	428	522	1,230	31
	$ 33,443	$ 53,255	$ 34,641	$ 90,211	32
	$ 400	$ 849	$ 1,056	$ 1,333	33
	1,000	583	594	322	34
	3,332	4,227	4,569	9,485	35
	$ 4,732	$ 5,659	$ 6,219	$ 11,140	36
	$ 38,175	$ 58,914	$ 40,860	$ 101,351	37

REPORT OF CONDITION

	B-481 FARMERS BANK, WINDSOR, VIRGINIA WINDSOR 1 OFFICE	B-945 *FIRST COMMON-WEALTH BANK WISE 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,486	$ 1,172
3. Interest-bearing balances	300	500
4. Securities	9,580	11,338
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	4,500	340
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	22,092	9,926
8. LESS: Allowance for loan and lease losses	156	149
9. Loans and leases, net of unearned income and allowance for losses	$ 21,936	$ 9,777
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	251	897
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	603	255
17. TOTAL ASSETS	$ 38,656	$ 24,279
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 5,131	$ 4,040
20. (2) Interest-bearing	26,302	16,692
21. In domestic offices	$ 31,433	$ 20,732
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	308	171
32. TOTAL LIABILITIES	$ 31,741	$ 20,903
EQUITY CAPITAL		
33. Common stock	$ 400	$ 1,450
34. Surplus	2,000	1,450
35. Undivided profits and capital reserves	4,515	476
36. TOTAL EQUITY	$ 6,915	$ 3,376
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 38,656	$ 24,279

*Member of Federal Reserve System

DECEMBER 31, 1985 (IN THOUSANDS OF DOLLARS)

B-911 *FIRST VIRGINIA BANK—SHENANDOAH VALLEY WOODSTOCK	
9 OFFICES	
	1
$ 9,278	2
—	3
36,977	4
80	5
	6
70,803	7
766	8
$ 70,037	9
—	10
2,076	11
—	12
—	13
—	14
—	15
1,367	16
$ 119,815	17
	18
$ 17,818	19
89,659	20
$ 107,477	21
—	22
—	23
$ —	24
2,668	25
—	26
—	27
—	28
—	29
—	30
1,350	31
$ 111,495	32
$ 2,030	33
1,596	34
4,694	35
$ 8,320	36
$ 119,815	37

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1985

* Albemarle Bank and Trust Company
1425 Seminole Trail
Charlottesville 22901 (Albemarle County)
C.E.O.—W. K. King, President
Cashier—W. K. King
Br: Albemarle County—
Valley Street, Scottsville

American Bank
3301-03 Washington Avenue
Newport News 23607
C.E.O.—J. D. Bowers, President
Cashier—V. S. Knox
Brs: City of Newport News—
2600 Jefferson Avenue
12437 Warwick Boulevard
City of Portsmouth—
306 High Street
4940 W. Norfolk Road

* Arlington Bank
1550 Wilson Boulevard
Arlington 22209 (Arlington County)
C.E.O.—R. C. Ricker, President
Cashier—S. M. Rutherford
Br: Arlington County–
4233 Wilson Boulevard

Bank of Alexandria, The
1717 King Street
Alexandria 22313
C.E.O.—J. D. Holden, President
Cashier—B. K. Peterson
Br: City of Alexandria
507 King Street

Bank of Buchanan
Main Street
Buchanan 24066 (Botetourt County)
C.E.O.—H. W. Steger, III, President
Cashier—J. G. Lipes

* Bank of Carroll
Main & Cherry Streets
Hillsville 24343 (Carroll County)
C.E.O.—J. W. Sutherland, President
Cashier—J. C. Lawson
Brs: Carroll County—
U.S. Highway 52 & State Route 927, Cana
Southwest corner of Stuart and Meadowview Drives, Hillsville
City of Galax—
972 East Stuart Drive

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959 (Charlotte County)
C.E.O.—B. A. Howard, Ex. V.P.
Cashier—R. D. Sublett
Brs: Charlotte County—
Main Street, Charlotte Courthouse
26 King Street, Keysville

* Bank of Clarke County
2 East Main Street
Berryville 22611 (Clarke County)
C.E.O.—L. M. Ewing, President
Cashier—C. C. Wisecarver
Br: Clarke County—
Boyce

Bank of the Commonwealth
Boush & Charlotte Streets
Norfolk 23510
C.E.O.—E. J. Woodard, Jr., President
Cashier—E. J. Whitehurst
Brs: City of Norfolk—
201 South Granby Mall
4101 Granby Street
7530 Tidewater Drive
City of Virginia Beach—
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Bank of Essex
Prince Street
Tappahannock 22560 (Essex County)
C.E.O.—J. M. Rice, Jr., President
Cashier—G. E. Powell, Jr.
Br: Essex County—
U.S. Routes 17 & 360
Rappahannock Shopping Center, Tappahannock

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090 (Botetourt County)
C.E.O.—H. M. Williamson, President
Cashier—J. R. Craft
Br: Botetourt County—
U.S. Route 220, South, Daleville

Bank of Floyd, The
Main Street
Floyd 24091 (Floyd County)
C.E.O.—B. W. Thompson, Ex. V.P.
Cashier—G. A. Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
Franklin 23851
C.E.O.—J. R. Bryant, President
Cashier—J. R. Bryant
Br: Isle of Wight County—
Airway Shopping Center, U.S. Highway 58, East

Bank of Greene
U.S. Route 29, North
Ruckersville 22968 (Greene County)
C.E.O.—Reed Souder, Acting
Cashier—Reed Souder

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430 (Isle of Wight County)
C.E.O.—S. Burke, Acting
Cashier—F. E. Wilkins

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

* Bank of Lancaster
100 South Main Street
Kilmarnock 22482 (Lancaster County)
C.E.O.—R. M. Falls, President
Cashier—J. B. Shearin, Jr.

* Bank of Marion, The
102 West Main Street
Marion 24354 (Smyth County)
C.E.O.—W. D. Smith, President
Cashier—H. L. Blevins, Jr.
Brs: Smyth County—
1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion

Bank of McKenney, Incorporated, The
McKenney 23872 (Dinwiddie County)
C.E.O.—C. E. Jones, President
Cashier—C. F. Baskerville, III

Bank of Northumberland, Incorporated
Heathsville 22472 (Northumberland County)
C.E.O.—R. L. Covington, President
Cashier—I. C. Sampson
Br: Northumberland County—
U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Bank of Rockbridge
Raphine 24472 (Rockbridge County)
C.E.O.—S. M. Austin, President
Cashier—M. F. Chittum
Brs: Augusta County—
U.S. Route 11, Greenville
Rockbridge County—
State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Bank of Shawsville
Shawsville 24162 (Montgomery County)
C.E.O.—J. E. Pearman, Sr., President
Cashier—A. T. Harless
Br: City of Salem—
West Main Street and Kessling Avenue

Bank of Southside Virginia, The
State Route 618
Carson 23830 (Dinwiddie County)
C.E.O.—J. H. Clements, Chairman
Cashier—C. C. Chappell
Brs: City of Petersburg—
2703 South Crater Road
Dinwiddie County—
U.S. Route 1 & State Route 226, Dinwiddie
Greensville County—
U.S. Route 58 & Secondary Highway 686
Prince George County—
Prince George
Sussex County—
Jarratt
Stony Creek

* Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374 (Wythe County)
C.E.O.—Charles C. Henley, President
Cashier—B. R. Dixon
Brs: Pulaski County—
1105 Bob White Boulevard, Pulaski
Wythe County—
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

* Bank of Suffolk
101 East Washington Street
Suffolk 23434
C.E.O.—R. H. Braford, President
Cashier—F. C. Johnson
Brs: City of Suffolk—
1000 North Main Street
1608 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888 (Sussex County)
C.E.O.—G. O. Huber
Cashier—G. O. Huber
Br: Southampton County—
Main Street, Ivor

* Bank of Tazewell County
306 East Main Street
Tazewell 24651 (Tazewell County)
C.E.O.—R. E. Dodson, President
Cashier—A. A. Crouse
Brs: Tazewell County—
2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Bank of Tidewater, The
612 Nevan Road
Virginia Beach 23454
C.E.O.—J. B. Harrison, Jr., Chairman
Cashier—E. A. Duke

* Bank of Virginia
800 East Main Street
Richmond 23219
C.E.O.—Frederick Deane, Jr., Chairman
Cashier—D. S. Norris, Vice President
Brs: City of Alexandria—
133 North Fairfax Street
City of Bristol—
425 State Street
1700 Euclid Avenue
3000 Lee Highway

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

Bank of Virginia (Cont.)
Gate City Highway & Catherine Street
Bristol Shopping Mall, Gate City Highway
City of Chesapeake—
3216 Western Branch Boulevard
205 Battlefield Boulevard
City of Colonial Heights—
46 Colonial Square
City of Danville—
530 East Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Fairfax—
4087 University Drive
City of Falls Church
225 West Broad Street
City of Fredericksburg—
1014 Charles Street
501½ Jefferson Davis Highway
City of Galax—
200 North Main Street
540 East Stuart Drive
City of Hampton—
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue
City of Lynchburg—
2301 Langhorne Road
2100 Wards Road
City of Newport News—
3101 Washington Avenue
601 Thimble Shoals Boulevard
96 Main Street
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
610 Thimble Shoals Boulevard
City of Norfolk—
865 East Little Creek Road
2014 Granby Street
870 North Military Highway
500 Plume Street
6330 Newtown Road
Old Dominion University, Webb Center
City of Petersburg—
20 Franklin Street
1693 South Crater Road
City of Portsmouth—
355 Crawford Parkway
3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
5700 Portsmouth Boulevard
600 Washington Street
City of Richmond—
410 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road
Sixth Street Marketplace
City of Roanoke—
First Street & Church Avenue, S.W.
Valley View Mall, Valley View Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall (ND)
City of Salem—
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
City of Suffolk—
6423 Whaleyville Boulevard
City of Virginia Beach—
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
2422 Princess Anne Road
4176 South Plaza Trail
Accomack County—
U. S. Route 13 & State Route 691, Mappsville
Amherst County—
Seminole Shopping Center, Madison Heights
Arlington County—
One Crystal Gateway, 1235 Jefferson Davis Highway
2020 North 14th Street
1755 South Jefferson Davis Highway
1500 Wilson Boulevard
4736 Lee Highway
6045 Wilson Boulevard
2011 Crystal Park Drive
Chesterfield County—
Old Hundred Road & State Route 10, Chester
Chesterfield Mall Shopping Center, (ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East, Midlothian
7202 Midlothian Turnpike
Dinwiddie County—
U.S. Route 1
Fairfax County—
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710 Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

Bank of Virginia (Cont.)
Hanover County—
338 S. Richardson Road
Henrico County—
9 West Nine Mile Road, Highland Springs
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
9700 Gayton Road, Gayton Crossing Shopping Center
11011 West Broad Street Road
6415 Osborne Turnpike
400 West Williamsburg Road, Sandston
Lancaster County—
White Stone
Loudoun County—
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
101 East Holly Avenue, Sterling Park
Mecklenburg County—
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill
Northumberland County—
Burgess
Reedville
Prince William County—
8091 Sudley Road
9136 Mathis Avenue
201 Graham Park Road, Dumfries
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway, Woodbridge
13927 Jefferson Davis Highway, Woodbridge, (D-I)
2876 Dale Boulevard, Woodbridge
Pulaski County—
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center, Pulaski
Richmond County—
U.S. Route 360
Roanoke County—
901 Hardy Road, Vinton
Russell County—
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon
Scott County—
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City
Spotsylvania County—
2101 Plank Road
Warren County—
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal
Westmoreland County—
Kings Highway
State Route 205, Colonial Beach
Wise County—
Fourth & Broad Streets, St. Paul
York County—
Grafton
EFT: City of Hampton—
1229 Todds Lane
City of Newport News—
610 Thimble Shoals Boulevard
City of Norfolk—
Ghent Village Shoppes, 1355-K DeBree Avenue
333 Waterside Drive
City of Richmond—
8900 Patterson Avenue
Sixth Street Marketplace
Grove and Libbie Avenues
City of Roanoke—
1401 Hershberger Road, Crossroads Mall
Chesterfield County—
Brandermill
7318 Midlothian Turnpike
Fairfax County—
8103 Leesburg Pike, McLean
Henrico County—
5801 Bremo Road
8900 Patterson Avenue
Prince William County—
4383 Dale Boulevard, Woodbridge
Russell County—
Lebanon Center, Lebanon

Bank of Waverly, The
Main and Bank Streets
Waverly 23890 (Sussex County)
C.E.O.—G. T. McCall, Ex. V.P.
Cashier—O. L. Stables, Jr.
Brs: Sussex County—
State Routes 735 & 634, Sussex
Bank Street, Waverly

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219 (Wise County)
C.E.O.—H. B. Ellis, Jr.
Cashier—Paul Belcher

Blue Grass Valley Bank, The
Blue Grass 24413 (Highland County)
C.E.O.—O. R. Sponaugle
Cashier—J. L. Schooler

Blue Ridge Bank
North Locust Street
Floyd 24091 (Floyd County)
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—C. P. Kesler
Br: Montgomery County—
28 East Main Street, Christiansburg

* Burke & Herbert Bank & Trust Company
100 South Fairfax Street
Alexandria 22313

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1985

Burke & Herbert Bank & Trust Company (Cont.)
C.E.O.—C.S.T. Burke, Jr., President
Cashier—C. K. Collum, Jr.
Brs: City of Alexandria—
306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street
Arlington County—
500 South 23rd Street
Fairfax County—
5731 Telegraph Road

* Business Bank, The
8399 Leesburg Pike
Vienna 22180 (Fairfax County)
C.E.O.—R. E. Jewell, President
Cashier—Judy Cox

* Central Fidelity Bank
219 East Broad Street
Richmond 23261
C.E.O.—C. L. Saine, Chairman
Cashier—M. S. Bolton
Brs: City of Alexandria—
1101 King Street
City of Bedford—
130 West Main Street
City of Buena Vista—
1002 Magnolia Avenue
City of Charlottesville—
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29
City of Chesapeake—
1064 George Washington Highway
City of Colonial Heights—
1603 Boulevard
3002 Boulevard
City of Emporia—
401 South Main Street
524 North Main Street
642 South Main Street
600 East Atlantic Street
City of Fredericksburg—
614 Princess Anne Avenue
325 Jefferson Davis Highway
City of Hampton—
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
City of Hopewell—
Cavalier Square Shopping Center
City of Lynchburg—
828 Main Street
7113 Timberlake Road
#1650 General Electric Company, #1 Mountain View Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road
City of Manassas—
9210 Church Street
8385 Sudley Road
City of Newport News—
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
City of Norfolk—
70 Janaf Shopping Center, Virginia Beach Boulevard
World Trade Center, Waterside Drive and Main Street
City of Petersburg—
144 North Sycamore Street
2128 South Crater Road
City of Poquoson—
2 Little Florida Road
City of Portsmouth—
High and Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
Norfolk Naval Shipyard
City of Richmond—
1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue
City of Roanoke—
111 Franklin Road
City of Suffolk—
201 North Main Street
907 West Washington Street
City of Virginia Beach—
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
Independence Boulevard & Columbus Street
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
City of Williamsburg—
1006 Richmond Road
Accomack County—
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley
Albemarle County—
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. 29 North
Amelia County—
20 Washington Avenue, Amelia

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

Central Fidelity Bank (Cont.)
Amherst County—
617 Main Street, Amherst
Route 29 North, Madison Heights
Appomattox County—
Corner of Moses Street and Court Street, Appomattox
Arlington County—
2026 Wilson Boulevard
1901 North Moore Street
Bedford County—
Corner of State Route 122 and State Route 24
Botetourt County—
Main Street, 0.5 mile east of intersection with Water Street, Buchanan
Campbell County—
600 Main Street, Altavista
U.S. Route 460, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road
Charlotte County—
Main Street, Drakes Branch
Chesterfield County—
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road
Culpeper County—
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue
Fairfax County—
Tyson's Corner, 8117 Leesburg Pike, Vienna
5802 Columbia Pike
9516 Old Keene Mill Road, Burke
14006 Lee-Jackson Highway, Chantilly
12218 Leesburg Pike, Herndon
501 Elden Street, Herndon
2374 Hunters Wood Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston
6200 Backlick Road, Springfield
2903 Gallows Road
7644 Richmond Highway
5163 Leesburg Pike
Halifax County—
U.S. Route 501 and State Route 129, Halifax
70 South Main Street, Halifax
Henrico County—
Byrd Airport Terminal Building
Eastgate Mall at Nine Mile Road
5001 Nine Mile Road
7101 West Broad Street Road
109 East Nine Mile Road
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
Lunenburg County—
Sixth and Broad Streets, Kenbridge
Mecklenburg County—
525 North Main Street, Chase City
Virginia Avenue and Fourth Street, Clarksville
Montgomery County—
2105 Roanoke Street, Christiansburg
4 East Main Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg
Nottoway County—
200 South Main Street, Blackstone
Pittsylvania County—
2 North Main Street, Chatham
Prince Edward County—
127 North Main Street, Farmville
Prince William County—
2201 Old Bridge Road
Roanoke County—
4110 Brambleton Avenue, S.W.
Rockbridge County—
Route 130 and State Route 759, Natural Bridge Station
Smyth County—
Route 11 & State Route 107, Chilhowie
Route 11 & Bonham Avenue, Chilhowie
Route 11 & County Route 645, Seven Mile Ford
State Route 660, Marion
Sussex County—
U.S. Route 301 & State Road 139
Washington County—
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon–Bristol Highway, Abingdon
York County—
U.S. Route 17, York Square Shopping Center, Grafton

* Central Virginia Bank
U.S. Route 60
Powhatan 23139 (Powhatan County)
C.E.O.—R. L. Lyons, President
Cashier—F. W. Kidd
Br: Cumberland County—
Intersection of State Route 45 & State Route 649, Cartersville

Chesapeake Bank & Trust
672 Battlefield Boulevard, North
Chesapeake 23320
C.E.O.—J. M. Fail, President
Cashier—B. S. Scheepers
Brs: City of Chesapeake—
1001 Poindexter Street
601 Battlefield Boulevard, South
City of Portsmouth—
1000 Airline Boulevard

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1985

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651 (Tazewell County)
C.E.O.—John H. Rife, Sr. V.P.
Cashier—M. R. Laxton

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824 (Nottoway County)
C.E.O.—J. A. Wilson, Jr., President
Cashier—J. M. Snead
Brs: Nottoway County—
101 North Main Street, Blackstone (D-I)
210 Carter Street, Crewe

* Citizens and Farmers Bank
8th & Main Streets
West Point 23181 (King William County)
C.E.O.—W. T. Robinson, Chairman
Cashier—D. V. Alga
Brs: James City County—
Northeast corner of the intersection of U.S. Route 60 and State Route 607
King William County—
14th & Main Streets, West Point
New Kent County—
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
EFT: King William County—
19th & King William Avenues, West Point

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O.—C. H. Barrett, President
Cashier—C. A. Gobble
Brs: Tazewell County—
U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 & State Route 16, Tazewell

Commerce Bank
3450 Pacific Avenue
Virginia Beach 23451
C.E.O.—G. R. Aston, Jr., President
Cashier—C. D. Watts
Brs: City of Portsmouth—
3010 Tyre Neck Road
3301 High Street
City of Virginia Beach—
4524 Holland Road
1000 First Colonial Road
5101 Cleveland Street, Suite 101

Community Bank, The
200 North Sycamore Street
Petersburg 23803
C.E.O.—N. S. Jones, III, President
Cashier—L. M. Umphlett
Brs: City of Colonial Heights—
2000 Snead Avenue
City of Petersburg—
9 West Tabb Street
2618 South Crater Road
1104 West Washington Street
Chesterfield County—
Corner of West Hundred Road & Winfree Avenue

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170 (Loudoun County)
C.E.O.—Joseph Schellhorn, President
Cashier—L. T. Richmond

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551 (Bedford County)
C.E.O.—L. A. Heaton
Cashier—T. M. West
Br: Campbell County—
9009 Timberlake Road

* Consolidated Bank and Trust Company
320 North First Street
Richmond 23240
C.E.O.—V. W. Henley, President
Cashier—J. E. Fleming
Brs: City of Richmond—
1806 Creighton Road
3009 Hull Street Road

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152 (Fairfax County)
C.E.O.—A. L. Handwork, Vice President
Cashier—A. L. Handwork
Br: Fairfax County—
Springfield Plaza III, 7000 Commerce Street

Dickenson-Buchanan Bank
Main Street
Haysi 24256 (Dickenson County)
C.E.O.—J. M. Ratliff, Ex. V.P.
Cashier—G. S. Sutherland, Jr.
Br: Buchanan County—
South side of State Route 80 at its intersection with State Route 600, Davenport

Eastville Bank, The
Eastville 23347 (Northampton County)
C.E.O.—R. L. Simpson, Ex. V.P.
Cashier—C. W. Dickinson, IV

* Enterprise Bank Corporation
11800 Sunrise Valley Drive
Reston 22090 (Fairfax County)
C.E.O.—D. E. Ervin, President
Cashier—L. K. Osburn
Br: Fairfax County—
7787 Leesburg Pike

Fairfax Bank & Trust Company
4117A Chain Bridge Road
Fairfax 22030

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

Fairfax Bank & Trust Co. (Cont.)
C.E.O.—C. E. Curtis, President
Cashier—C. E. Curtis

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
Windsor 23487 (Isle of Wight County)
C.E.O.—R. J. Holland, President
Cashier—R. J. Holland, Jr.

* Farmers & Merchants Bank
205 Main Street
Timberville 22853 (Rockingham County)
C.E.O.—D. B. Todd, President
Cashier—N. K. Gordon
Brs: Rockingham County—
State Route 259, Broadway
127 Rockingham Street, Elkton

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127 (Craig County)
C.E.O.—C. L. Ross, President
Cashier—J. W. Bostic, Jr.

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418 (Accomack County)
C.E.O.—H. B. Rew, Jr., President
Cashier—T. D. Duer
Brs: Accomack County—
U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—T. M. Estep, Ex. V.P.
Cashier—D. A. Barnett
Brs: Lee County—
U.S. Route 58 & State Route 673, Rose Hill
South side of U.S. Route 58 near its intersection with State Route 694

* First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101 (Fairfax County)
C.E.O.—M. L. Drewer, Jr., President
Cashier—J. G. Manning
Brs: City of Alexandria—
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
City of Fairfax—
4021 University Drive
9840 Main Street
City of Falls Church—
133 South Washington Street
City of Hampton—
1 South Armistead Avenue
Todds Lane and Big Bethel Road
2050 Coliseum Drive
4812 North Mercury Boulevard
4910 West Mercury Boulevard
3413 Armistead Avenue
30 South Mallory Street
4013 West Mercury Boulevard
City of Harrisonburg—
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
City of Lexington—
22 South Main Street
102 Walker Street
City of Newport News—
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
14346 Old Courthouse Way
2015 25th Street
City of Norfolk—
One Bank Street
5832 Virginia Beach Boulevard
7912 Halprin Drive
503 East Granby Street
6210 Virginia Beach Boulevard
City of Portsmouth—
3315 High Street
5798 Churchland Boulevard
City of Staunton—
239 North Central Avenue
833 Springhill Road
City of Virginia Beach—
770 Lynnhaven Parkway
1645 Independence Boulevard
304 Kellam Road
3333 Virginia Beach Boulevard
405 South Witchduck Road
City of Waynesboro—
216 South Wayne Avenue
City of Winchester—
Corner of Pleasant Valley Road & Featherbed Lane
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street
Arlington County—
Washington National Airport
3140 North Washington Boulevard
5555 Columbia Pike
1930 Jefferson Davis Highway
3500 North Washington Boulevard
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1985

First American Bank of Va. (Cont.)
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)
Fairfax County—
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna
5703 Burke Centre Parkway
Centex Building, 11260 Roger Bacon Drive, Reston
Frederick County—
U.S. Route 50
Loudoun County—
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
87 Sugarland Run Drive, Sterling
Corner of Mulberry Street and Main Street, Round Hill
431 East Main Street, Purcellville
Prince William County—
1476 Davis Ford Road, Woodbridge
Rockingham County—
516 North Main Street, Bridgewater

First Bank and Trust Company, The
Main Street & Secondary Road T-1029
Lebanon 24266 (Russell County)
C.E.O.—J. D. Lewis
Cashier—J. D. Lewis
Br: Washington County—
Intersection of U.S. Highway 19 & Highway 11

First and Citizens Bank
Monterey 24465 (Highland County)
C.E.O.—Delbert Rexrode, Jr., Vice President
Cashier—Delbert Rexrode, Jr.

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
C.E.O.—J. B. Brockett, President
Cashier—Mason Kimble
Br: Arlington County—
3801 Wilson Boulevard (D-I)

First Commonwealth Bank
204 West Main Street
Wise 24293 (Wise County)
C.E.O.—D. N. Horne, Ex. V.P.
Cashier—D. N. Horne

* First State Bank
201 North Union Street
Danville 24541
C.E.O.—L. W. York, President
Cashier—S. L. Jennings

* First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
C.E.O.—J. C. O'Donnell, President
Cashier—M. G. Anzilotti
Brs: City of Alexandria—
300 South Washington Street
Van Dorn Plaza Shopping Center, 233 South Van Dorn Street
4999 Seminary Road
City of Fairfax—
10302 Willard Way
City of Falls Church—
191 West Broad Street
City of Fredericksburg—
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
Mary Washington College
401 Jefferson Davis Highway
City of Manassas—
9100 Center Street
8650 Centreville Road
Arlington County—
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway
Fairfax County—
5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7000 Bland Street, Springfield
6862 Elm Street, McLean
7960 Fort Hunt Road
8650 Richmond Highway
8416 Arlington Boulevard
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7393-A Lee Highway, Falls Church
7205 Little River Turnpike, Annandale

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

First Virginia Bank (Cont.)
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Memorial Highway, Chantilly
7716 Telegraph Road, Hayfield
9915 Georgetown Pike, Great Falls
11100 South Lakes Drive, Reston
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2491 Chain Bridge Road, Oakton
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
Fauquier County—
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton
King George County—
Dahlgren
State Routes 3 & 610, King George
Loudoun County—
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg
Northumberland County—
Callao
U.S. Route 360 & State Route 634, Heathsville
Prince William County—
7900 Sudley Road
Washington & Jefferson Streets, Haymarket
14434 Jefferson Davis Highway, Woodbridge
Spotsylvania County—
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall
2609 Lafayette Boulevard
Stafford County—
State Route 610 & Brafferton Boulevard
Intersection of Butler Road and Rodney Lane, Chatham Square Shopping Center
Westmoreland County—
Hague
416 Colonial Avenue, Colonial Beach
EFT: Spotsylvania County—
Spotsylvania Mall

* First Virginia Bank of Augusta
1355 Greenville Avenue
Staunton 24401 (Augusta County)
C.E.O.—M. F. P. Willett, President
Cashier—L. E. Kirtner
Brs: City of Staunton—
125 North Central Avenue
City of Waynesboro—
105 Hopeman Parkway
Augusta County—
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore Street, Stuarts Draft

* First Virginia Bank—Central
U.S. Route 29, North
Charlottesville 22906 (Albemarle County)
C.E.O.—W. H. McFaddin, President
Cashier—R. W. Klein
Brs: City of Charlottesville—
2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street
Albemarle County—
100 Riverbend Drive
State Route 240, Crozet Shopping Center, Crozet
Orange County—
235 Madison Road, Orange

First Virginia Bank—Citizens
Chase Street and Alley 7
Clintwood 24228 (Dickenson County)
C.E.O.—J. W. Vanover
Cashier—E. C. Brooks

* First Virginia Bank—Colonial
700 East Main Street
Richmond 23219
C.E.O.—R. E. Brann, Jr., President
Cashier—K. W. Fitchett
Brs: City of Colonial Heights—
3209 Boulevard
City of Richmond—
4710 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
7023 Forest Hill Avenue
5011 Brook Road
1007 East Main Street
Chesterfield County—
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13322 Midlothian Turnpike
11400 Midlothian Turnpike
Hanover County—
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville
700 England Street, Ashland
103 North Center Street, Ashland
700 South Leadbetter Road, Ashland
Henrico County—
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

First Virginia Bank (Cont.)
2801 Parham Road
Laburnum Avenue & Finlay Road

First Virginia Bank—Commonwealth
1782 George Washington Memorial Highway
Grafton 23692 (York County)
C.E.O.—J. A. Nystrom, President
Cashier—K. W. Fitchett
Brs: City of Williamsburg—
300 Second Street
171 Monticello Avenue
Gloucester County—
Gloucester Courthouse
U.S. Route 17, Hayes

First Virginia Bank—Damascus
Laurel Avenue
Damascus 24236 (Washington County)
C.E.O.—C. T. Combs, President
Cashier—E. C. Brooks
Brs: Washington County—
U.S. Route 58 South of State Route 716, Damascus
State Route 80, Meadowview
U.S. Route 11 & State Route 704
State Route 75, Abingdon

* First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151 (Franklin County)
C.E.O.—E. W. Naff, President
Cashier—E. C. Brooks
Brs: Franklin County—
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Boones Mill
State Routes 116 & 122

* First Virginia Bank—Highlands
450 West Main Street
Covington 24426
C.E.O.—P. H. Winston, Jr., President
Cashier—L. E. Kirtner
Brs: Allegheny County—
Mallow Mall Shopping Center
Bath County—
Hot Springs

* First Virginia Bank—Middle Peninsula
Cross & Prince George Streets
Urbanna 23175 (Middlesex County)
C.E.O.—G. B. Sullivan, President
Cashier—R. W. Klein
Brs: King & Queen County—
U.S. Route 33 & State Route 670, Mattaponi
Middlesex County—
Deltaville
Saluda

* First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812 (Rockingham County)
C.E.O.—W. H. Coffman, President
Cashier—E. C. Brooks
Brs: City of Harrisonburg—
2360 South Main Street
Valley Mall, U.S. Route 33 East
Rockingham County—
238 South Main Street, Dayton

* First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657 (Shenandoah County)
C.E.O.—C. R. Cash, President
Cashier—M. G. Anzilotti
Brs: City of Winchester—
2200 Valley Avenue, Ward Plaza Shopping Center
Frederick County—
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North, and State Route 661
Shenandoah County—
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock
Warren County—
Royal Plaza Shopping Center, Front Royal

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563 (Pittsylvania County)
C.E.O.—F. W. Mobley, Jr., President
Cashier—E. C. Brooks
Brs: City of Danville—
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
Pittsylvania County—
Westover Drive & James Road

* First Virginia Bank—South Central
301 Main Street
Amherst 24521 (Amherst County)
C.E.O.—B. T. Corish, President
Cashier—E. C. Brooks
Brs: Amherst County—
Elon Road & Amherst Turnpike, Madison Heights
Campbell County—
8800 Timberlake Road
U.S. Route 501 & State Route 40, Brookneal

* First Virginia Bank–South Hill
111 East Danville Street
South Hill 23970 (Mecklenburg County)
C.E.O.—J. H. Wells, President
Cashier—K. W. Fitchett
Br: Mecklenburg County—
Town Square Shopping Center, East Atlantic Street, South Hill

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

* First Virginia Bank–Southwest
6625 Williamson Road
Roanoke 24019 (Roanoke County)
C.E.O.—J. N. Hinson, Jr.
Cashier—L. E. Kirtner
Brs: City of Radford—
520 First Street, West
Norwood Street & Third Avenue
City of Roanoke—
25 West Church Street, S.W.
5005 Melrose Avenue
Market Square Drive & U.S. Route 460
City of Salem—
223 East Main Street
2743 West Main Street
231 College Avenue
Bland County—
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap
Giles County—
300 Main Street, Narrows
214 Virginia Avenue, Rich Creek
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 60, Pembroke
Montgomery County—
985 Cambria Street, N.E., Christiansburg
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg
State Route 114 & U.S. Route 460
Pulaski County—
Lee Highway & Trinkle Avenue, Dublin
Roanoke County—
2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1942 East Washington Avenue, Vinton
Wythe County—
North Fourth Street, Wytheville

* First Virginia Bank—Surry
200 East Main Street
Surry 23883 (Surry County)
C.E.O.—L. B. Price, President
Cashier—R. W. Klein

* First Virginia Bank of Tidewater
101 St. Paul's Boulevard
Norfolk 23510
C.E.O.—J. F. Babcock
Cashier—R. W. Klein
Brs: City of Chesapeake—
239 Battlefield Boulevard, Great Bridge Shopping Center
3343 Western Branch Boulevard
City of Hampton—
1033 West Mercury Boulevard
City of Newport News—
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard
City of Norfolk—
901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
Suite 101, #3 Koger Executive Center
City of Poquoson—
452 Wythe Creek Road
City of Portsmouth—
5100 Portsmouth Boulevard
City of Suffolk—
3131 Bridge Road
1463 North Main Street
City of Virginia Beach—
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
Accomack County—
44 Market Street, Onancock
U.S. Route 13, New Church
U.S. Route 13, Onley
Northampton County—
Main Street, Exmore

* George Mason Bank, The
11185 Main Street
Fairfax 22030
C.E.O.—M. H. Groom, President
Cashier—Charles Wimer
Br: Fairfax County—
George Mason University, 4400 University Drive

Guaranty Bank and Trust Company
8315 Lee Highway
Fairfax 22030 (Fairfax County)
C.E.O.—E. M. Carter, President
Cashier—R. L. Hall
Brs: City of Fairfax—
9651 Lee Highway
Arlington County—
1410 North Cleveland Street
Fairfax County—
8724 Little River Turnpike
7267 Arlington Boulevard

* Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150 (Fairfax County)
C.E.O.—H. W. Compton, President
Cashier—K. M. Johns

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1985

* Heritage Bank & Trust Company
841 North Military Highway
Norfolk 23502
C.E.O.—C. P. Kraemer, President
Cashier—Alice B. Leggett
Br: City of Norfolk—
200 East Plume Street

Highlands Union Bank
340 West Main Street
Abingdon 24210 (Washington County)
C.E.O.—Darrell G. Swanigan
Cashier—Darrell G. Swanigan

Independent Bank
8751 Sudley Road
Manassas 22110
C.E.O.—G. R. English, President
Cashier—J. M. Weese
Br: City of Manassas—
9034-A Mathis Avenue, Manassas Shopping Center

King George State Bank, Inc.
State Route #3
King George 22485 (King George County)
C.E.O.—H. L. Hite, President
Cashier—J. A. Leitch

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—H. P. Rowlett, Chairman
Cashier—J. E. Hobbs
Brs: Lee County—
U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles
Southwest corner of Church and Institute Streets, Jonesville

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944 (Lunenburg County)
C.E.O.—B. L. Watson, III, Ex. V.P.
Cashier—J. C. Whitlow
Br: Lunenburg County—
1910 Main Street, Victoria

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336 (Accomack County)
C.E.O.—R. D. Callaway, Ex. V.P.
Cashier—R. D. Callaway

McLean Bank, The
6832 Old Dominion Drive
McLean 22101 (Fairfax County)
C.E.O.—R. L. Browning, President
Cashier—G. H. Bramhall, Ex. V.P.
Brs: Fairfax County—
750 Walker Road, Great Falls
199 Elden Street, Herndon
6844 Old Dominion Drive, McLean
Loudoun County—
338 East Market Street, Leesburg

Miners Exchange Bank
Alternate Route 58
Coeburn 24230 (Wise County)
C.E.O.—C. R. Ward, President
Cashier—Robert Hale

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614 (Buchanan County)
C.E.O.—J. G. Graham, President
Cashier—D. D. Evens
Br: Buchanan County—
Anchorage Shopping Center, Vansant

Northern Neck State Bank, Incorporated
Warsaw 22572 (Richmond County)
C.E.O.—E. P. Motley, President
Cashier—W. E. Harrison
Br: Richmond County—
Time Square Shopping Center, U.S. Route 360, Warsaw

Pace American Bank
112 East Hicks Street
Lawrenceville 23868 (Brunswick County)
C.E.O.—J. E. Traylor, President
Cashier—F. T. Jones
Br: Mecklenburg County—
622 East Atlantic Street, South Hill

Peoples Bank, Inc.
Depot Street
Honaker 24260 (Russell County)
C.E.O.—K. D. Hart, Ex. V.P.
Cashier—K. D. Hart
Brs: Russell County—
U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

* People's Bank of Chesapeake
320 South Battlefield Boulevard
Chesapeake 23320
C.E.O.—Townsend Oast, President
Cashier—Jack W. Gibson
Brs: City of Chesapeake—
1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway

Peoples Bank of Danville
110 South Market Street
Danville 24541
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—P. A. Shelton
Brs: City of Danville—
141 Westover Drive

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

Peoples Bank of Danville (Cont.)
3060 North Main Street
Stafford County—
Stafford Courthouse
U.S. Route 17
Pittsylvania County—
140 South Main Street, Chatham

Peoples Bank of Ewing
Highway 58
Ewing 24248 (Lee County)
C.E.O.—R. A. Glenn, Sr. V.P.
Cashier—J. J. Edds
Brs: Lee County—
Rose Hill
U.S. Route 58, Gibson Station

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630 (Warren County)
C.E.O.—D. L. Unger, Ex. V.P.
Cashier—D. L. Unger

Peoples Bank of Montross
Kings Highway
Montross 22520 (Westmoreland County)
C.E.O.—W. R. Crews, Jr., President

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949 (Nelson County)
C.E.O.—W. J. Camden, President
Cashier—W. J. Camden
Br: Nelson County—
State Route 6, Afton

Peoples Bank of Pound
Pound 24279 (Wise County)
C.E.O.—J. D. Hughes, Ex. V.P.
Cashier—Frank Sexton, Jr.
Brs: Wise County—
Main Street, Pound
Southwest corner of U.S. Route 23
Bypass & U.S. Route 23 Business

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401 (Stafford County)
C.E.O.—J. H. Jett, Jr., President
Cashier—J. H. Jett, Jr.
Brs: City of Fredericksburg—
1301 Jefferson Davis Highway
Stafford County—
200 White Oak Road
Stafford Courthouse, U.S. Route 1
Garrisonville

Peoples Bank of Virginia
5756 Hopkins Road
Richmond 23234 (Chesterfield County)
C.E.O.—J. H. Lowden, President
Cashier—J. H. Lowden

* Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078 (Henry County)
C.E.O.—I. M. Groves, Jr., President
Cashier—F. F. Falls
Brs: City of Martinsville—
14 East Church Street
730 East Church Street, Patrick Henry
Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street
Henry County—
State Route 57, Stanleytown
West side of U.S. Route 220

* Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939 (Augusta County)
C.E.O.—H. V. Boney, Jr., President
Cashier—F. D. Bowers
Brs: City of Staunton—
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro
251 North Poplar Avenue
Augusta County—
Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608,
Stuarts Draft
U.S. Route 11, Verona

Prince William Bank, The
110 Graham Park Road
Dumfries 22026 (Prince William County)
C.E.O.—R. P. Pilcher, President
Cashier—R. E. Devers
Br: Prince William County—
1120 Horner Road, Woodbridge

* Princess Anne Commercial Bank
641 Lynnhaven Parkway
Virginia Beach 23452
C.E.O.—J. Morgan Davis, President
Cashier—Brenda C. Eaton

* Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180, (Fairfax County)
C.E.O.—R. B. Green, President
Cashier—W. L. Harrison

* Salem Bank & Trust
220 East Main Street
Salem 24153
C.E.O.—Clark Owen, Jr., President
Cashier—G. R. Rosenberry
Brs: City of Salem—
1406 Colorado Street
West Main Street

South Boston Bank
4013 Halifax Road
South Boston 24592 (Halifax County)
C.E.O.—W. H. Carter, Jr., President
Cashier—Lonnie Powell

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

Southside Bank
307 Church Lane
Tappahannock 22560 (Essex County)
C.E.O.—T. M. Boyd, Jr., President
Cashier—R. W. Vaughan
Brs: Essex County—
Essex Square Shopping Center, Tappahannock
King William County—
Aylett

State Bank of the Alleghenies, The
116 Riverside Avenue
Covington 24426
C.E.O.—D. E. Stone, Jr., President
Cashier—H. C. Rhodes, Jr.

State Bank of Remington, Incorporated
Remington 22734 (Fauquier County)
C.E.O.—L. B. Olinger, President
Cashier—W. T. Freitag
Brs: Fauquier County—
U.S. Route 17, Bealeton
State Route 28, Catlett

* The Suburban Bank, d/b/a/ F & M Bank
1300 East Parham Road
Richmond 23228 (Henrico County)
C.E.O.—F. D. Whitworth, Jr., President
Cashier—Arnold Silver
Brs: City of Richmond—
209 West Franklin Street
Chesterfield County—
122 Buford Road
Henrico County—
9012 Three Chopt Road

* Union Bank and Trust Company
211 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O.—Walton Mahon, President
Cashier—G. F. Pauley
Brs: Caroline County—
U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal
Hanover County—
U.S. Route 1 & State Route 657, Ashland
Spotsylvania County—
4540 Lafayette Boulevard

* United Virginia Bank
919 East Main Street
Richmond 23219
C.E.O.—R. G. Tilghman, Chairman
Cashier—L. P. Flinn, Jr.
Brs: City of Alexandria—
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue
City of Charlottesville—
2117 Ivy Road
402 Park Street
City of Chesapeake—
2421 Bainbridge Boulevard
City of Fairfax—
4085 Chain Bridge Road
City of Franklin—
117 West Second Avenue
City of Hampton—
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard
City of Harrisonburg—
180 East Market Street
1300 South Main Street
City of Hopewell—
200-204 North Main Street
City of Lexington—
708 South Main Street
45 South Main Street
City of Lynchburg—
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center
City of Manassas—
Manassas Junction Shopping Center, Centreville Road & Liberia Avenue
City of Martinsville—
134 East Church Street
1105 Spruce Street
902 Bridge Street
247-251 Commonwealth Boulevard
City of Newport News—
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard
City of Norfolk—
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road
City of Petersburg—
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street
City of Portsmouth—
600 Crawford Parkway

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

United Virginia Bank (Cont.)
2860 Airline Boulevard
5800 West High Street
City of Radford—
1100 Norwood Street
700 Norwood Street
1st & Kent Street
1st & Denby Street
City of Richmond—
206 East Main Street
1101 Azalea Avenue
2500 East Broad Street
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
2108 West Laburnum Avenue
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
City of Roanoke—
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
City of Salem—
1425 West Main Street
City of South Boston—
410 Main Street
City of Staunton—
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street
City of Suffolk—
123 North Main Street
6617 Holland Road
City of Virginia Beach—
3322 Holland Road
Intersection of Lynnhaven Parkway and Frankel Lane
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
City of Waynesboro—
1100 West Broad Street
City of Williamsburg—
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street
Accomack County—
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter
Albemarle County—
U.S. Route 29, North & Rio Road
Amherst County—
U.S. Route 29, North & Dillard Road, Madison Heights
Arlington County—
3565 Lee Highway
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
Campbell County—
9604 Timberlake Road
Charlotte County—
24-26 King Street, Keysville
Chesterfield County—
10100 Hull Street Road
2065 Huguenot Road
4830 Jefferson Davis Highway
Midlothian Turnpike & Crowder Drive
Bermuda Square Shopping Center, 11551 Jefferson Davis Highway, Chester
Fairfax County—
2000 Huntington Avenue
Tyson's Corner Shopping Center (D-I)
Tyson's Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna
12th & Gunston Road, Fort Belvoir
Centennial Park Drive & Sunrise Valley Drive, Reston
Franklin County—
101 South Main Street, Rocky Mount
101 Franklin Plaza Shopping Center, Rocky Mount
Gloucester County—
Main Street, Gloucester Courthouse
Gloucester Point
Halifax County—
Seventh Street, Virgilina
4027 Halifax Road, Centreville
Hanover County—
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
U.S. Route 301 & State Route 646
6008 Mechanicsville Pike, Mechanicsville
Henrico County—
1129 Gaskins Road

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

United Virginia Bank (Cont.)
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road
U.S. Route 1 & Parham Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road
Henry County—
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue & Daniels Creek Road, Collinsville
State Routes 682 & 57-A, Bassett
U.S. Route 220 & State Route 724, Ridgeway
U.S. Route 58
James City County—
U.S. Route 60 & State Route 614, Lightfoot
Northampton County—
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox
Patrick County—
West Blue Ridge Avenue, Stuart
Pittsylvania County—
Main Street, Gretna
Prince George County—
Fort Lee, Mahone Avenue, Building P-4307 (F)
Prince William County—
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge
Pulaski County—
New River Shopping Center
Routes 114 & 600
Roanoke County—
7227 Williamson Road
4025 Brambleton Avenue
Colonal Avenue and Electric Road
Rockbridge County—
U.S. Route 11, North
Rockingham County—
1905 East Market Street
Shenandoah County—
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg
Spotsylvania County—
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary Route 710
York County—
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail) and McLaws Circle
EFT: City of Martinsville—
Patrick Henry Mall, East Church Street
K-Mart Shopping Center, U.S. 220, South

* Virginia Bank and Trust Company
336 Main Street
Danville 24541
C.E.O.—D. C. Hastings, President
Cashier—E. G. Berkley
Brs: City of Danville—
2600 Riverside Drive
3300 North Main Street

* Virginia Capital Bank
1776 Staples Mill Road
Richmond 23230
C.E.O.—J. H. Atkinson, Jr., President
Cashier—B. G. Updike
Br: Henrico County—
5001 Lakeside Avenue

Virginia Community Bank
State Route 22 and U.S. Route 33
Louisa 23093 (Louisa County)
C.E.O.—A. P. Stone, President
Cashier—A. P. Stone
Br: Louisa County—
Mineral Avenue and Fourth Street, Mineral

(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility
* Trust Powers Authorized

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1985

CITIES

CITY OF ALEXANDRIA

Bank of Alexandria, The
1717 King Street 22313
Br: 507 King Street

Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22313
Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Br: Bank of Virginia
133 North Fairfax Street

Br: Central Fidelity Bank
1101 King Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van Dorn Plaza Shopping Center
4999 Seminary Road

Brs: United Virginia Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue

CITY OF BEDFORD

Br: Central Fidelity Bank
130 West Main Street

CITY OF BRISTOL

Brs: Bank of Virginia
425 State Street
1700 Euclid Avenue
Gate City Highway & Catherine Street
3000 Lee Highway
Bristol Shopping Mall, Gate City Highway

CITY OF BUENA VISTA

Brs: Central Fidelity Bank
1002 Magnolia Avenue

CITY OF CHARLOTTESVILLE

Brs: Central Fidelity Bank
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29

Brs: First Virginia Bank—Central
2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street

Brs: United Virginia Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Chesapeake Bank & Trust
672 Battlefield Boulevard, North 23320
Brs: 1001 Poindexter Street
601 Battlefield Boulevard, South

People's Bank of Chesapeake
320 South Battlefield Boulevard 23320
Brs: 1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway

Brs: Bank of Virginia
3216 Western Branch Boulevard
205 Battlefield Boulevard

Br: Central Fidelity Bank
1064 George Washington Highway

Brs: First Virginia Bank of Tidewater
239 Battlefield Boulevard, Great Bridge Shopping Center
3343 Western Branch Boulevard

Br: United Virginia Bank
2421 Bainbridge Boulevard

CITY OF COLONIAL HEIGHTS

Br: Bank of Virginia
46 Colonial Square

Brs: Central Fidelity Bank
1603 Boulevard
3002 Boulevard

Br: Community Bank, The
2000 Snead Avenue

Br: First Virginia Bank—Colonial
3209 Boulevard

CITY OF COVINGTON

First Virginia Bank—Highlands
450 West Main Street 24426

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

CITY OF DANVILLE

First State Bank
201 North Union Street 24541

People's Bank of Danville
110 South Market Street 24541
Brs: 141 Westover Drive
3060 North Main Street

Virginia Bank and Trust Company
336 Main Street 24541
Brs: 2600 Riverside Drive
3300 North Main Street

Brs: Bank of Virginia
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

Brs: First Virginia Bank—South
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

CITY OF EMPORIA

Brs: Central Fidelity Bank
401 South Main Street
524 North Main Street
642 South Main Street
600 East Atlantic Street

CITY OF FAIRFAX

Fairfax Bank & Trust Company
4117A Chain Bridge Road 22030

George Mason Bank, The
11185 Main Street 22030

Br: Bank of Virginia
4087 University Drive

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street

Br: First Virginia Bank
10302 Willard Way

Br: Guaranty Bank and Trust Company
9651 Lee Highway

Br: United Virginia Bank
4085 Chain Bridge Road

CITY OF FALLS CHURCH

Br: Bank of Virginia
225 West Broad Street

Br: First American Bank of Virginia
133 South Washington Street

Br: First Virginia Bank
191 West Broad Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851

Br: United Virginia Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

Brs: Bank of Virginia
1014 Charles Street
501½ Jefferson Davis Highway

Brs: Central Fidelity Bank
614 Princess Anne Avenue
325 Jefferson Davis Highway

Brs: First Virginia Bank
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
Mary Washington College
401 Jefferson Davis Highway

Br: Peoples Bank of Stafford, The
1301 Jefferson Davis Highway

CITY OF GALAX

Br: Bank of Carroll
972 East Stuart Drive

Brs: Bank of Virginia
200 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

Brs: Bank of Virginia
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue

Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard

Brs: First American Bank of Virginia
1 South Armistead Avenue
Todds Lane & Big Bethel Road
2050 Coliseum Drive
3413 Armistead Avenue
30 South Mallory Street
4013 West Mercury Boulevard
4812 North Mercury Boulevard
4910 West Mercury Boulevard

Br: First Virginia Bank of Tidewater
1033 West Mercury Boulevard

Brs: United Virginia Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

City of Hampton (Cont.)

EFT: Bank of Virginia
1229 Todds Lane

EFT: First American Bank of Virginia
Hampton General Hospital, 3120 Victoria Boulevard

CITY OF HARRISONBURG

Brs: First American Bank of Virginia
75 N. Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street

Brs: First Virginia Bank—Planters
2360 South Main Street
Valley Mall, U.S. Route 33, East

Brs: United Virginia Bank
180 East Market Street
1300 South Main Street

CITY OF HOPEWELL

Br: Central Fidelity Bank
Cavalier Square Shopping Center

Br: United Virginia Bank
200-204 North Main Street

CITY OF LEXINGTON

Brs: First American Bank of Virginia
22 South Main Street
102 Walker Street

Brs: United Virginia Bank
708 South Main Street
45 South Main Street

CITY OF LYNCHBURG

Brs: Bank of Virginia
2301 Langhorne Road
2100 Wards Road

Brs: Central Fidelity Bank
828 Main Street
7113 Timberlake Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
#1605 General Electric Company, #1 Mountain View Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road

Brs: United Virginia Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center

CITY OF MANASSAS

Independent Bank
8751 Sudley Road 22110

Br: 9034-A Mathis Avenue, Manassas Shopping Center

Brs: Central Fidelity Bank
9210 Church Street
8385 Sudley Road

Brs: First Virginia Bank
9100 Center Street
8650 Centreville Road

Br: United Virginia Bank
Manassas Junction Shopping Center, Centreville Road and Liberia Avenue

CITY OF MARTINSVILLE

Brs: Piedmont Trust Bank
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street

Brs: United Virginia Bank
134 East Church Street
1105 Spruce Street
902 Bridge Street
247-251 Commonwealth Boulevard

EFT: United Virginia Bank
Patrick Henry Mall
K-Mart Shopping Center

CITY OF NEWPORT NEWS

American Bank
3301-03 Washington Avenue 23607

Brs: 2600 Jefferson Avenue
12437 Warwick Boulevard

Brs: Bank of Virginia
3101 Washington Avenue
96 Main Street
601 Thimble Shoals Boulevard
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
610 Thimble Shoals Boulevard

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard

Brs: First American Bank of Virginia
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

City of Newport News (Cont.)
14346 Old Courthouse Way
2015 25th Street

Brs: First Virginia Bank of Tidewater
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard

Brs: United Virginia Bank
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard

EFT: Bank of Virginia
610 Thimble Shoals Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
Boush & Charlotte Streets 23510

Brs: 201 South Granby Mall
4101 Granby Street
7530 Tidewater Drive

First Virginia Bank of Tidewater
101 St. Paul's Boulevard 23510

Brs: 901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
Suite 101, #3 Koger
Executive Center

Heritage Bank & Trust
841 North Military Highway 23502

Br: 200 East Plume Street

Brs: Bank of Virginia
865 East Little Creek Road
2014 Granby Street
870 North Military Highway
500 Plume Street
6330-40 Newtown Road
Old Dominion University,
Webb Center

Brs: Central Fidelity Bank
70 Janaf Shopping Center,
Virginia Beach Boulevard
World Trade Center, Waterside
Drive & Main Street

Brs: First American Bank of Virginia
One Bank Street
5832 Virginia Beach Boulevard
7912 Halprin Drive
503 East Granby Street
6210 Virginia Beach Boulevard

Brs: United Virginia Bank
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton
Avenue
129 West Little Creek Road
5424 Robin Hood Road

EFT: Bank of Virginia
Ghent Village Shoppes, 1355-K
DeBree Avenue
333 Waterside Drive

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803

Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Br: Bank of Southside Virginia, The
2703 South Crater Road

Brs: Bank of Virginia
20 Franklin Street
1963 South Crater Road

Brs: Central Fidelity Bank
144 North Sycamore Street
2128 South Crater Road

Brs: United Virginia Bank
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street

CITY OF POQUOSON

Br: Central Fidelity Bank
2 Little Florida Road

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

Brs: American Bank
306 High Street
4940 West Norfolk Road

Brs: Bank of Virginia
355 Crawford Parkway
3201 High Street
5900 Churchland Boulevard
5700 Portsmouth Boulevard
3400 Airline Boulevard
600 Washington Street

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

City of Portsmouth (Cont.)

Brs: Central Fidelity Bank
High Street & Crawford Parkway
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
Norfolk Naval Shipyard

Br: Chesapeake Bank & Trust
1000 Airline Boulevard

Brs: Commerce Bank
3301 High Street
3010 Tyre Neck Road,
Tyre Neck Centre

Brs: First American Bank of Virginia
3315 High Street
5798 Churchland Boulevard

Br: First Virginia Bank of Tidewater
5100 Portsmouth Boulevard

Brs: United Virginia Bank
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street

CITY OF RADFORD

Brs: First Virginia Bank—Southwest
520 First Street, West
Norwood Street & Third Avenue

Brs: United Virginia Bank
1100 Norwood Street
700 Norwood Street
1st & Kent Streets
1st & Denby Streets

CITY OF RICHMOND

Bank of Virginia
800 East Main Street 23219

Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road
Sixth Street Marketplace

Central Fidelity Bank
219 East Broad Street 23219

Brs: 1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue

Consolidated Bank and Trust Company
320 North First Street 23240

Brs: 1806 Creighton Road
3009 Hull Street Road

First Virginia Bank—Colonial
700 East Main Street 23219

Brs: 2604 Hull Street Road
200 East Belt Boulevard
4710 Walmsley Boulevard
7023 Forest Hill Avenue
5011 Brook Road
1007 East Main Street

United Virginia Bank
919 East Main Street 23219

Brs: 2500 East Broad Street Road
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
206 East Main Street
2108 West Laburnum Avenue

Virginia Capital Bank
1776 Staples Mill Road 23230

Br: The Suburban Bank,
d/b/a F & M Bank
209 West Franklin Street

EFT: Bank of Virginia
8900 Patterson Avenue
Grove and Libbie Avenues
Sixth Street Marketplace

CITY OF ROANOKE

Brs: Bank of Virginia
First Street & Church Avenue, S.W.
Valley View Mall, Valley
View Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall, Valley
View Boulevard, East (D-I)

Br: Central Fidelity Bank
111 Franklin Road

Brs: First Virginia Bank—Southwest
25 West Church Avenue, S.W.
5005 Melrose Avenue
Market Square Drive & U.S. Route
460

Brs: United Virginia Bank
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.

EFT: Bank of Virginia
1401 Hershberger Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1985

CITY OF SALEM

Salem Bank & Trust Company
220 East Main Street 24153
Brs: 1406 Colorado Street
West Main Street

Br: Bank of Shawsville
West Main Street & Kessling Avenue

Brs: Bank of Virginia
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets

Brs: First Virginia Bank—Southwest
223 East Main Street
2743 West Main Street
231 College Avenue

Br: United Virginia Bank
1425 West Main Street

CITY OF SOUTH BOSTON

Br: United Virginia Bank
410 Main Street

CITY OF STAUNTON

Brs: First American Bank of Virginia
239 North Central Avenue
833 Springhill Road

Br: First Virginia Bank of Augusta
125 North Central Avenue

Brs: Planters Bank & Trust Company of Virginia
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)

Brs: United Virginia Bank
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street

CITY OF SUFFOLK

Bank of Suffolk
101 East Washington Street 23434
Brs: 1000 North Main Street
1608 Holland Road
625 East Washington Street

Br: Bank of Virginia
6423 Whaleyville Boulevard

Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street

Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1463 North Main Street

Brs: United Virginia Bank
123 North Main Street
6617 Holland Road

CITY OF VIRGINIA BEACH

Bank of Tidewater, The
612 Nevan Road 23451

Commerce Bank
3450 Pacific Avenue 23451
Brs: 4524 Holland Road
1000 First Colonial Road
5101 Cleveland Street, Suite 101

Princess Anne Commercial Bank
641 Lynnhaven Parkway 23452

Brs: Bank of the Commonwealth
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Brs: Bank of Virginia
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
2422 Princess Anne Road
4176 South Plaza Trail

Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
Independence Boulevard & Columbus Street
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive

Brs: First American Bank of Virginia
1645 Independence Boulevard
3333 Virginia Beach Boulevard
304 Kellam Road
405 South Witchduck Road
770 Lynnhaven Parkway

Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road

Brs: United Virginia Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

City of Virginia Beach (Cont.)
4550 Virginia Beach Boulevard
Intersection of Lynnhaven Parkway & Frankel Lane

CITY OF WAYNESBORO

Br: First American Bank of Virginia
216 South Wayne Avenue

Br: First Virginia Bank of Augusta
105 Hopeman Parkway

Br: Planters Bank & Trust Company of Virginia
251 North Poplar Avenue

Br: United Virginia Bank
1100 West Broad Street

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Brs: First Virginia Bank—Commonwealth
300 Second Street
171 Monticello Avenue

Brs: United Virginia Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

CITY OF WINCHESTER

Br: First Virginia Bank—Shenandoah Valley
2200 Valley Avenue, Ward Plaza Shopping Center

Brs: First American Bank of Virginia
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street
Corner of Pleasant Valley Road & Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418
Brs: U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336

Br: Bank of Virginia
U.S. Route 13 & State Route 691, Mappsville

Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley

Br: First Virginia Bank of Tidewater
44 Market Street, Onancock
U.S. Route 13, Onley
U.S. Route 13, New Church

Brs: United Virginia Bank
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

ALBEMARLE COUNTY

Albemarle Bank and Trust Company
1425 Seminole Trail 22901
Br: Valley Street, Scottsville

First Virginia Bank—Central
U.S. Route 29, North 22906
Brs: 100 Riverbend Drive
State Route 240, Crozet Shopping Center

Brs: Central Fidelity Bank
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. 29, North

Br: United Virginia Bank
U.S. Route 29, North & Rio Road

ALLEGHENY COUNTY

Br: First Virginia Bank—Highlands
Mallow Mall Shopping Center

AMELIA COUNTY

Br: Central Fidelity Bank
20 Washington Avenue

AMHERST COUNTY

First Virginia Bank—South Central
301 Main Street
Amherst 24521
Br: Elon Road & Amherst Turnpike, Madison Heights

Br: Bank of Virginia
Seminole Shopping Center, Madison Heights

Brs: Central Fidelity Bank
617 Main Street, Amherst
U.S. Route 29 North, Madison Heights

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

Amherst County (Cont.)

Br: United Virginia Bank
U.S. Route 29, North & Dillard Road, Madison Heights

APPOMATTOX COUNTY

Br: Central Fidelity Bank
Corner of Moses Street & Court Street, Appomattox

ARLINGTON COUNTY

Arlington Bank
1550 Wilson Boulevard 22209
Br: 4233 Wilson Boulevard

First Commercial Bank
3801 Wilson Boulevard 22203
Br: 3801 Wilson Boulevard (D-I)

Brs: Bank of Virginia
1755 South Jefferson Davis Highway
2011 Crystal Park Drive
2020 North 14th Street
4736 Lee Highway
6045 Wilson Boulevard
1500 Wilson Boulevard
One Crystal Gateway, 1235 Jefferson Davis Highway

Br: Burke & Herbert Bank & Trust Company
500 South 23rd Street

Brs: Central Fidelity Bank
1901 North Moore Street
2026 Wilson Boulevard

Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
1930 Jefferson Davis Highway
1701 McKinley Road
1501 Wilson Boulevard
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
3500 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway

Br: Guaranty Bank and Trust Company
1410 North Cleveland Street

Brs: United Virginia Bank
3565 Lee Highway
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road

AUGUSTA COUNTY

First Virginia Bank of Augusta
1355 Greenville Avenue 24401
Brs: Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoor Street, Stuarts Draft

Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939
Brs: Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608, Stuarts Draft
U.S. Route 11, Verona

Br: Bank of Rockbridge
U.S. Route 11, Greensville

BATH COUNTY

Br: First Virginia Bank—Highlands
Hot Springs

BEDFORD COUNTY

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551

Br: Central Fidelity Bank
Corner of State Route 122 & State Route 24

BLAND COUNTY

Brs: First Virginia Bank—Southwest
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

Botetourt County (Cont.)
Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090
Br: U.S. Route 220, South, Daleville

Br: Central Fidelity Bank
Main Street, 0.5 mile east of the intersection with Water Street, Buchanan

BRUNSWICK COUNTY

Pace American Bank
112 East Hicks Street
Lawrenceville 23868

BUCHANAN COUNTY

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614
Br: Anchorage Shopping Center, Vansant

Br: Dickenson-Buchanan Bank
South side of State Route 80 at its intersection with State Route 600, Davenport

CAMPBELL COUNTY

Brs: Central Fidelity Bank
600 Main Street, Altavista
U.S. Route 460, 0.5 mile east of the Roanoke County line, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road

Br: Community Bank of Forest, The
9009 Timberlake Road

Brs: First Virginia Bank—South Central
U.S. Route 501 & State Route 40, Brookneal
8800 Timberlake Road

Br: United Virginia Bank
9604 Timberlake Road

CAROLINE COUNTY

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427
Brs: U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal

CARROLL COUNTY

Bank of Carroll
Main & Cherry Streets
Hillsville 24343
Brs: U.S. Highway 52 & State Route 927, Cana
Southeast corner of Stuart & Meadowview Drives, Hillsville

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959
Brs: Main Street, Charlotte Courthouse
26 King Street, Keysville

Br: Central Fidelity Bank
Main Street, (State Route 47) Drakes Branch

Br: United Virginia Bank
24-26 King Street, Keysville

CHESTERFIELD COUNTY

Peoples Bank of Virginia
5756 Hopkins Road 23234

Brs: Bank of Virginia
Chesterfield Mall Shopping Center (ND)
7202 Midlothian Turnpike
2810 Buford Road
11450 Midlothian Turnpike
4900 Milridge Parkway, East, Midlothian
Old Hundred Road & State Route 10, Chester

Brs: Central Fidelity Bank
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road

Br: Community Bank, The
Corner of West Hundred Road & Winfree Avenue

Brs: First Virginia Bank—Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester
11400 Midlothian Turnpike

Br: The Suburban Bank, d/b/a/ F & M Bank
122 Buford Road

Brs: United Virginia Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder Drive
11551 Jefferson Davis Highway, Bermuda Square Shopping Center
10100 Hull Street Road

EFT: Bank of Virginia
Brandermill
7318 Midlothian Turnpike

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1985

CLARKE COUNTY

Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Boyce

CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CULPEPER COUNTY

Brs: Central Fidelity Bank
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue

CUMBERLAND COUNTY

Br: Central Virginia Bank
Intersection of State Route 45 & 649

DICKENSON COUNTY

Dickenson-Buchanan Bank
Main Street
Haysi 24256

First Virginia Bank—Citizens
Chase Street and Alley 7
Clintwood 24228

DINWIDDIE COUNTY

Bank of McKenney, Incorporated, The
McKenney 23872

Bank of Southside Virginia, The
State Route 618
Carson 23830
Br: U.S. Route 1 & State Route 226, Dinwiddie

Br: Bank of Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
Prince Street
Tappahannock 22560
Br: U.S. Routes 17 & 360, Rappahannock Shopping Center, Tappahannock

Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center, Tappahannock

FAIRFAX COUNTY

Business Bank, The
8399 Leesburg Pike
Vienna 22180

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152
Br: Springfield Plaza III, 7000 Commerce Street

Enterprise Bank Corporation
11800 Sunrise Valley Drive
Reston 22901
Br: 7787 Leesburg Pike

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101
Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
5703 Burke Centre Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centec Building, 11260 Roger Bacon Drive, Reston
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna

First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
Braddock & Twinbrook Roads
1455 Chain Bridge Road, McLean
8416 Arlington Boulevard
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
9915 Georgetown Pike
11100 South Lakes Drive, Reston
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

Fairfax County (Cont.)
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
6862 Elm Street, McLean
7393-A Lee Highway, Falls Church

Guaranty Bank and Trust Company
8315 Lee Highway 22030
Brs: 8724 Little River Turnpike
7267 Arlington Boulevard

Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150

McLean Bank, The
6832 Old Dominion Drive
McLean 22101
Brs: 750 Walker Road, Great Falls
199 Eldon Street, Herndon
6844 Old Dominion Drive, McLean

Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180

Brs: Bank of Virginia
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710 Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna

Br: Burke & Herbert Bank & Trust Company
5731 Telegraph Road

Brs: Central Fidelity Bank
2903 Gallows Road
9516 Old Keene Mill Road, Burke
14006 Lee Jackson Highway, Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
Tyson's Corner, 8117 Leesburg Pike, Vienna
5163 Leesburg Pike
7644 Richmond Highway
5802 Columbia Pike
2374 Hunters Woods Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston
6200 Backlick Road, Springfield

Br: George Mason Bank, The
4400 University Drive, George Mason University

Brs: United Virginia Bank
2000 Huntington Avenue
Tyson's Corner Shopping Center (D-I)
Tyson's Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
Centennial Park Drive & Sunrise Valley Drive, Reston
6686 Franconia Road, Springfield
6909 Old Keene Mill Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna

EFT: Bank of Virginia
8103 Leesburg Pike, McLean

FAUQUIER COUNTY

State Bank of Remington, Incorporated
Remington 22734
Brs: U.S. Route 17, Bealeton
State Route 28, Catlett

Brs: First Virginia Bank
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton

FLOYD COUNTY

Bank of Floyd, The
Main Street
Floyd 24091

Blue Ridge Bank
North Locust Street
Floyd 24091

FRANKLIN COUNTY

First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151
Brs: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Northeast corner of State Routes 116 and 122
Boones Mill

Brs: United Virginia Bank
Franklin Plaza Shopping Center, Rocky Mount
101 South Main Street, Rocky Mount

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

FREDERICK COUNTY

Br: First American Bank of Virginia
U.S. Route 50

Brs: First Virginia Bank—Shenandoah Valley
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661

GILES COUNTY

Brs: First Virginia Bank—Southwest
300 Main Street, Narrows
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
214 Virginia Avenue, Rich Creek

GLOUCESTER COUNTY

Brs: First Virginia Bank—Commonwealth
Gloucester Courthouse, Gloucester
U.S. Route 17, Hayes

Brs: United Virginia Bank
Main Street, Gloucester Courthouse, Gloucester
Gloucester Point, Gloucester

GREENE COUNTY

Bank of Greene
U.S. Route 29, North
Ruckersville 22968

GREENSVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary Highway 686

HALIFAX COUNTY

South Boston Bank
4013 Halifax Road
South Boston 24592

Brs: Central Fidelity Bank
U.S. Route 501 & State Route 129, Halifax
70 South Main Street, Halifax

Brs: United Virginia Bank
4027 Halifax Road, Centreville
Seventh Street, Virgilina

HANOVER COUNTY

Br: Bank of Virginia
338 South Richardson Road

Brs: First Virginia Bank—Colonial
700 England Street
103 North Center Street
700 South Leadbetter Road
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville

Br: Union Bank and Trust Company
U.S. Route 1 and State Route 657, Ashland

Brs: United Virginia Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
6008 Mechanicsville Pike, Mechanicsville

HENRICO COUNTY

The Suburban Bank, d/b/a/ F & M Bank
1300 East Parham Road 23228
Br: 9012 Three Chopt Road

Brs: Bank of Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
9 West Nine Mile Road, Highland Springs
400 West Williamsburg Road, Sandston
9700 Gayton Road, Gayton Crossing Shopping Center

Brs: Central Fidelity Bank
Byrd Airport Terminal Building
Eastgate Mall at Nine Mile Road
5001 Nine Mile Road
109 East Nine Mile Road
7101 West Broad Street
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road

Brs: First Virginia Bank—Colonial
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road

Brs: United Virginia Bank
1129 Gaskins Road
4307 Williamsburg Road
Staples Mill Road & Glenside Drive

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

Henrico County (Cont.)
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
U.S. Route 1 & Parham Road
2694 Williamsburg Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road

Br: Virginia Capital Bank
5001 Lakeside Avenue

EFT: Bank of Virginia
5801 Bremo Road
8900 Patterson Avenue

HENRY COUNTY

Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078

Brs: State Route 57, Stanleytown
West side of U.S. Route 220

Brs: United Virginia Bank
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue and Daniels Creek Road, Collinsville
State Routes 682 & 57-A, Bassett
U.S. Route 58
U.S. Route 220 & State Route 724, Ridgeway

HIGHLAND COUNTY

Blue Grass Valley Bank, The
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
Windsor 23487

Br: Bank of Franklin, The
Airway Shopping Center, U.S. Highway 58, East

JAMES CITY COUNTY

Br: Citizen and Farmers Bank
The northeast corner of the intersection of U.S. Route 60 and State Route 607

Br: United Virginia Bank
U.S. Route 60 & State Route 614, Lightfoot

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485

Brs: First Virginia Bank
Dahlgren
State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: First Virginia Bank—Middle Peninsula
U.S. Route 33 and State Route 670, Mattaponi

KING WILLIAM COUNTY

Citizens and Farmers Bank
8th & Main Streets
West Point 23181

Br: 14th & Main Streets, West Point

Br: Southside Bank
Aylett

EFT: Citizens and Farmers Bank
19th & King William Avenues, West Point

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482

Br: Bank of Virginia
White Stone

LEE COUNTY

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277

Brs: U.S. Route 58 & State Route 673, Rose Hill
South side of U.S. Route 58 near its intersection with State Route 694

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277

Brs: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles
Southwest corner of Church & Institute Streets, Jonesville

Peoples Bank of Ewing
Highway 58
Ewing 24248

Brs: Rose Hill
U.S. Route 58, Gibson Station

LOUDOUN COUNTY

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

Loudoun County (Cont.)

Brs: Bank of Virginia
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
101 East Holly Avenue, Sterling Park

Brs: First American Bank of Virginia
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
87 Sugarland Run Drive, Sterling
Corner of Mulberry & Main Street, Round Hill
431 East Main Street, Purcellville

Brs: First Virginia Bank
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg

Br: McLean Bank, The
338 East Market Street, Leesburg

LOUISA COUNTY

Virginia Community Bank
State Route 22 & U.S. Route 33
Louisa 23093

Br: Mineral Avenue & Fourth Street, Mineral

LUNENBURG COUNTY

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944

Br: 1910 Main Street, Victoria

Br: Central Fidelity Bank
Sixth & Broad Streets, Kenbridge

MECKLENBURG COUNTY

First Virginia Bank—South Hill
111 East Danville Street
South Hill 23970

Br: Town Square Shopping Center, East, Atlantic Street, South Hill

Brs: Bank of Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

Brs: Central Fidelity Bank
525 North Main Street, Chase City
Virginia Avenue & Fourth Street, Clarksville

Br: Pace American Bank
622 East Atlantic Street, South Hill

MIDDLESEX COUNTY

First Virginia Bank—Middle Peninsula
Cross & Prince George Streets
Urbanna 23175

Brs: Deltaville
Saluda

MONTGOMERY COUNTY

Bank of Shawsville
Shawsville 24162

Br: Blue Ridge Bank
28 East Main Street, Christiansburg

Brs: Central Fidelity Bank
4 East Main Street, Christiansburg
2105 Roanoke Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg

Brs: First Virginia Bank—Southwest
985 Cambria Street, N.E.
State Route 114 & U.S. Route 460, Blacksburg
151 Country Club Drive, Blacksburg
902 Price's Fork Road, Blacksburg

NELSON COUNTY

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949

Br: State Route 6, Afton

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton

NORTHAMPTON COUNTY

Eastville Bank, The
Eastville 23347

Br: First Virginia Bank of Tidewater
Main Street, Exmore

Brs: United Virginia Bank
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22473

Brs: U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Brs: Bank of Virginia
Burgess
Reedville

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

Northumberland County (Cont.)
Brs: First Virginia Bank
Callao
U.S. Route 360 & State Route 634, Heathsville

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
Brs: 101 North Main Street, Blackstone (D-I)
210 Carter Street, Crewe
Br: Central Fidelity Bank
200 South Main Street, Blackstone

ORANGE COUNTY

Br: First Virginia Bank—Central
235 Madison Road, Orange

PATRICK COUNTY

Br: United Virginia Bank
West Blue Ridge Avenue, Stuart

PITTSYLVANIA COUNTY

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563
Br: Westover Drive & James Road
Br: Central Fidelity Bank
2 North Main Street, Chatham
Br: Peoples Bank of Danville
140 South Main Street, Chatham
Br: United Virginia Bank
Main Street, Gretna

POWHATAN COUNTY

Central Virginia Bank
U.S. Route 60
Powhatan 23139

PRINCE EDWARD COUNTY

Br: Central Fidelity Bank
127 North Main Street, Farmville

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The
Prince George
Br: United Virginia Bank
Fort Lee, Mahone Avenue, Building P-4307 (F)

PRINCE WILLIAM COUNTY

Prince William Bank, The
110 Graham Park Road
Dumfries 22026
Br: 1120 Horner Road, Woodbridge
Brs: Bank of Virginia
8091 Sudley Road
201 Graham Park Road, Dumfries
9136 Mathis Avenue
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway, Woodbridge
13927 Jefferson Davis Highway, Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge
Br: Central Fidelity Bank
2201 Old Bridge Road
Br: First American Bank of Virginia
1476 Davis Ford Road
Brs: First Virginia Bank
Washington & Jefferson Streets, Haymarket
14434 Jefferson Davis Highway, Woodbridge
7900 Sudley Road
Brs: United Virginia Bank
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge
EFT: Bank of Virginia
4383 Dale Boulevard, Woodbridge

PULASKI COUNTY

Br: Bank of Speedwell, Incorporated
1105 Bob White Boulevard
Brs: Bank of Virginia
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center
Br: First Virginia Bank—Southwest
Lee Highway & Trinkle Avenue, Dublin
Brs: United Virginia Bank
New River Shopping Center
Routes 114 & 600

RICHMOND COUNTY

Northern Neck State Bank, Incorporated
Warsaw 22572
Br: Time Square Shopping Center, U.S. Route 360, Warsaw
Br: Bank of Virginia
U.S. Route 360

ROANOKE COUNTY

First Virginia Bank—Southwest
6625 Williamson Road
Roanoke 24019

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

Roanoke County (Cont.)
Brs: 2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1942 East Washington Avenue, Vinton

Br: Bank of Virginia
901 Hardy Road, Vinton

Br: Central Fidelity Bank
4110 Brambleton Avenue, S.W.

Brs: United Virginia Bank
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue and Electric Road

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472
Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Br: Central Fidelity Bank
U.S. Route 130 & State Route 759, Natural Bridge Station

Br: United Virginia Bank
U.S. Route 11, North

ROCKINGHAM COUNTY

Farmers & Merchants Bank
205 Main Street
Timberville 22853
Brs: 125 Rockingham Street, Elkton
State Route 259, Broadway

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812
Br: 238 South Main Street, Dayton

Br: First American Bank of Virginia
516 North Main Street, Bridgewater

Br: United Virginia Bank
1905 East Market Street

RUSSELL COUNTY

First Bank and Trust Company, The
Main Street & Secondary Road T-1029
Lebanon 24266

Peoples, Bank, Inc.
Depot Street
Honaker 24260
Brs: U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

Brs: Bank of Virginia
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon

EFT: Bank of Virginia
Lebanon Center, Lebanon

SCOTT COUNTY

Brs: Bank of Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657
Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

Brs: United Virginia Bank
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

SMYTH COUNTY

Bank of Marion, The
102 West Main Street
Marion 24354
Brs: 1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion

Brs: Central Fidelity Bank
U.S. Route 11 & State Route 107, Chilhowie
U.S. Route 11 at Bonham Avenue, Chilhowie
U.S. Route 11 & County Route 645, Seven Mile Ford
State Route 660, Marion

SOUTHAMPTON COUNTY

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Br: Bank of Virginia
2101 Plank Road

Brs: First Virginia Bank
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall, State Route 3
2609 Lafayette Boulevard

Br: Union Bank and Trust Company
4540 Lafayette Boulevard

Brs: United Virginia Bank
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

Spotsylvania County (Cont.)
State Route 3 & Secondary State Route 710

EFT: First Virginia Bank
Spotsylvania Mall

STAFFORD COUNTY

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401

Brs: Stafford Courthouse, U.S. Route 1
Garrisonville
200 White Oak Road

Brs: First Virginia Bank
State Route 610 & Bafferton Boulevard
Chatham Square Shopping Center, Intersection of Butler Road & Rodney Lane

Brs: Peoples Bank of Danville, The
Stafford Courthouse
U.S. Route 17

SURRY COUNTY

First Virginia Bank—Surry
200 East Main Street
Surry 23883

SUSSEX COUNTY

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

Bank of Waverly, The
Main & Bank Streets
Waverly 23890

Brs: State Routes 735 & 634, Sussex
Bank Street, Waverly

Brs: Bank of Southside Virginia
Jarratt
Stony Creek

Br: Central Fidelity Bank
U.S. Route 301 & State Road 139

TAZEWELL COUNTY

Bank of Tazewell County
306 East Main Street
Tazewell 24651

Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641

Brs: U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 and State Route 16, Tazewell

WARREN COUNTY

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630

Brs: Bank of Virginia
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal

Br: First Virginia Bank—Shenandoah Valley
Royal Plaza Shopping Center, Front Royal

WASHINGTON COUNTY

First Virginia Bank—Damascus
Laurel Avenue
Damascus 24236

Brs: U.S. Route 58, South of State Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route 11 and State Route 704
State Route 75, Abingdon

Highlands Union Bank
340 West Main Street
Abingdon 24210

Br: First Bank and Trust Company
Intersection of U.S Highway 19 & Highway 11

Brs: Central Fidelity Bank
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon

WESTMORELAND COUNTY

Peoples Bank of Montross
Montross 22520

Brs: Bank of Virginia
State Route 205, Colonial Beach
Kings Highway

Brs: First Virginia Bank
Hague
416 Colonial Avenue, Colonial Beach

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

Wise County (Cont.)
First Commonwealth Bank
204 West Main Street
Wise 24293

Miners Exchange Bank
Alternate Route 58
Coeburn 24230

Peoples Bank of Pound
Pound 24279

Brs: Main Street, Pound
Southwest corner of U.S. Route 23 Bypass & U.S. Route 23 Business

Br: Bank of Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374

Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

Brs: First Virginia Bank—Southwest
Evanham Square Shopping Center, North 4th Street, Wytheville

YORK COUNTY

First Virginia Bank—Commonwealth
1782 George Washington Memorial Highway
Grafton 23692

Br: Bank of Virginia
Grafton

Br: Central Fidelity Bank
U.S. Route 17, York Square Shopping Center, Grafton

Brs: United Virginia Bank
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail) and McLaws Circle

(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

American National Bankshares Inc., P.O. Box 191, Danville, Virginia 24543

C.E.O.–James A. Motley, President
American National Bank and Trust Company, Danville

Bancshares 2000, Inc., 8201 Greensboro Drive, McLean, Virginia 22102

C.E.O.–Michael A. Sullivan, President
Bank 2000, National Association, McLean

The Bank of Southside Virginia Corporation, P.O. Box 392, Carson, Virginia 23830

C.E.O.–John H. Clements, Chairman of the Board and President
The Bank of Southside Virginia, Carson

Bank of Virginia Company, P.O. Box 25970, Richmond, Virginia 23260

C.E.O.–Frederick Deane, Jr., Chairman of the Board
Bank of Virginia, Richmond, Virginia
Union Trust Company of Maryland, Baltimore, Maryland

Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, Virginia 23261

C.E.O.–Carroll L. Saine, Chairman of the Board
Central Fidelity Bank, Richmond

Chesapeake Bank Corporation, P.O. Box 1848, Chesapeake, Virginia 23320

C.E.O.–Joseph M. Fail, President
Chesapeake Bank & Trust, Chesapeake

Chesapeake Financial Shares, Inc., P.O. Box 1419, Kilmarnock, Virginia 22482

C.E.O.–D. D. Monroe, Jr., Chairman of the Board and President
Chesapeake National Bank, Kilmarnock

Colonial–American Bankshares Corporation, P.O. Box 13888, Roanoke, Virginia 24034

C.E.O.–William F. Hawkins, Chairman of the Board and President
The Mountain National Bank of Clifton Forge, Clifton Forge
Colonial–American National Bank, Roanoke

Community Bankshares Incorporated, P.O. Box 2166, Petersburg, Virginia 23804

C.E.O.–Nathan S. Jones, III, President
The Community Bank, Petersburg

Dominion Bankshares Corporation, P.O. Drawer 13327, Roanoke, Virginia 24040

C.E.O.–Warner N. Dalhouse, President
Dominion Bank of Shenandoah Valley, National Association, Bridgewater
Dominion Bank of Greater Hampton Roads, National Association, Norfolk
Dominion Bank of Richmond, National Association, Richmond
Dominion Bank, National Association, Roanoke
Dominion Bank of Northern Virginia, National Association, Vienna

F & M Bank Corp., P.O. Box F, Timberville, Virginia 22853

C.E.O.–Dan B. Todd, President
Farmers & Merchants Bank, Timberville

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601

C.E.O.–Wilbur M. Feltner, President
Albemarle Bank and Trust Company, Charlottesville
Massanutten Bank and Trust, National Association, Harrisonburg
The Suburban Bank, d/b/a/ F&M Bank, Richmond
Farmers and Merchants National Bank, Winchester

Fauquier National Bankshares Inc., 10 Courthouse Square, P.O. Box 561, Warrenton, Virginia 22186

C.E.O.–C. Hunton Tiffany, President
The Fauquier National Bank of Warrenton, Warrenton

First American Bankshares, Inc., 15th and H Streets, N.W., First American Bank Building, Washington, D.C. 20005

C.E.O.–Robert G. Stevens, President
First American Bank, N.A., Washington, D.C.
Eastern Shore National Bank, Pocomoke City, Maryland
First American Bank of Maryland, Silver Spring, Maryland
First American Bank of Virginia, McLean, Virginia
First American Bank of New York, Albany, New York
Valley Fidelity Bank and Trust Company, Knoxville, Tennessee

First National Bankshares, Inc., 401 Halifax St., Box 955, Emporia, Virginia 23847

C.E.O.–J. R. Gobble, Jr., President
The First National Bank of Emporia, Emporia

First National Corporation, P.O. Box 349, Strasburg, Virginia 22657

C.E.O.–Ronald F. Miller, President
The First National Bank of Strasburg, Strasburg

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22046

C.E.O.–Robert H. Zalokar, Chairman of the Board
First Virginia Bank–South Central, Amherst
First Virginia Bank–Planters, Bridgewater
First Virginia Bank–Central, Charlottesville
First Virginia Bank–Citizens, Clintwood
First Virginia Bank–Highlands, Covington
First Virginia Bank–Damascus, Damascus
First Virginia Bank, Falls Church
First Virginia Bank–Commonwealth, Grafton
First Virginia Bank–South, Hurt
First Virginia Bank of Tidewater, Norfolk
First Virginia Bank–Colonial, Richmond
First Virginia Bank–Southwest, Roanoke
First Virginia Bank–Franklin County, Rocky Mount
First Virginia Bank–South Hill, South Hill
First Virginia Bank of Augusta, Staunton
First Virginia Bank–Surry, Surry
First Virginia Bank–Middle Peninsula, Urbanna
First Virginia Bank–Shenandoah Valley, Woodstock

Fredericksburg National Bancorp, 2403 Fall Hill Ave., Box 7207, Fredericksburg, Virginia 22404

C.E.O.–Stuart H. Payne, Sr., President
The National Bank of Fredericksburg, Fredericksburg

George Mason Bankshares, Inc., P.O. Box 600, Fairfax, Virginia 22030

C.E.O.–Marshall H. Groom, President
The George Mason Bank, Fairfax

Harvest Bancorp, Inc., P.O. Box 9, Hamilton, Virginia 22068

C.E.O.–Clyde C. Lamond, III, Chairman of the Board
The Farmers & Merchants National Bank of Hamilton, Hamilton

Independent Banks of Virginia, Inc., P.O. Box 3749, Norfolk, Virginia 23514

C.E.O.–C. Phillips Kraemer, President
Heritage Bank & Trust, Norfolk
Princess Anne Commercial Bank, Virginia Beach

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902

C.E.O.–Hovey S. Dabney, President
Jefferson National Bank, Charlottesville

Northern Neck Bankshares Corporation, P.O. Box 68, Warsaw, Virginia 22572

C.E.O.–Payton Motley, President
Northern Neck State Bank, Warsaw

Old Point Financial Corporation, P.O. Box 3392, Hampton, Virginia 23663

C.E.O.–R. F. Shuford, President
Old Point National Bank of Phoebus, Hampton

Page Bankshares, Inc., P.O. Box 10, Stanley, Virginia 22851

C.E.O.–D. C. Will, President
The Farmers and Merchants National Bank of Stanley, Stanley

Piedmont BankGroup Incorporated, P.O. Box 4751, Martinsville, Virginia 24112

C.E.O.–Irving M. Groves, Jr., President
Piedmont Trust Bank, Collinsville
The First National Bank of Ferrum, Ferrum
The Community Bank of Forest, Forest
Bank of Carroll, Hillsville

Rappahannock Bankshares, Inc., P.O. Box 179, Washington, Virginia 22747

C.E.O.–Mary L. Payne, Secretary-Treasurer
The Rappahannock National Bank of Washington, Washington

Shawsville Bancorp, Inc., P.O. Box 67, Shawsville, Virginia 24162

C.E.O.—J. E. Pearman, Sr., Chairman of the Board
Bank of Shawsville, Shawsville

Southwest Virginia Bankshares, Inc., 102 West Main Street, Marion, Virginia 24353

C.E.O.–William D. Smith, President
The Bank of Marion, Marion

Sovran Financial Corporation, One Commercial Place, P.O. Box 600, Norfolk, Virginia 23510

C.E.O.–C. A. Cutchins, III, Chairman of the Board
Sovran Bank, N.A., Richmond

United Financial Banking Companies, Inc., 8399 Leesburg Pike, Vienna, Virginia 22180

C.E.O.–Ralph E. Jewell, Chairman of the Board and President
The Business Bank, Vienna

United Virginia Bankshares, Incorporated, P.O. Box 26665, Richmond, Virginia 23261

C.E.O.–Richard G. Tilghman, President
United Virginia Bank, Richmond, Virginia
NS&T Bank, National Association, Washington, D.C.

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, Virginia 23093

C.E.O.–A. Pierce Stone, President and Treasurer
Virginia Community Bank, Louisa

TRUST SUBSIDIARIES

Bank of Virginia Trust Company
7 North Eighth Street
Richmond, Virginia 23219

Dominion Trust Company
213 South Jefferson St.
Roanoke, Virginia 24040

FOREIGN BRANCHES AND EDGE ACT BANKS

Bank of Virginia Company, Richmond, Virginia

Bank of Virginia, Richmond, Virginia
Branch: Nassau, Bahamas
Bank of Virginia International, Richmond, Virginia (Edge Act)
Bank of Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands

United Virginia Bankshares, Incorporated, Richmond, Virginia

United Virginia Bank, Richmond, Virginia
Branch: Georgetown, Cayman Islands
United Virginia Bank International, Norfolk, Virginia (Edge Act)

SAVINGS AND LOAN HOLDING COMPANIES AND THEIR VIRGINIA CHARTERED SUBSIDIARIES

Heritage Financial Corporation
Heritage Savings and Loan Association
10th and Main Streets
Richmond, Virginia 23214
(Authorized: August 24, 1978)

MIW Investors of Washington
First American Savings and Loan Association
1825 Eye Street, N.W.
Washington, D.C. 20006
(Authorized: June 28, 1984)

CONSOLIDATED STATEMENT OF CONDITION OF STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS AS OF DECEMBER 31

		1984 33 S&L's 166 BRANCHES	1985 33 S&L's 176 BRANCHES
	ASSETS		
1.	First mortgage loans	$4,011,541,094	$4,441,246,787
2.	Home improvement loans	6,885,471	9,868,398
3.	Loans on savings accounts	31,628,254	32,845,905
4.	Other loans	200,644,294	334,414,658
5.	Real estate owned	27,333,264	46,083,382
6.	Office buildings	44,187,306	53,559,239
7.	Furniture and fixtures	13,986,589	18,430,962
8.	Cash on hand and in banks	221,530,576	160,194,710
9.	Federal Home Loan Bank Stock	27,752,920	36,722,460
10.	Government obligations	312,640,126	199,407,991
11.	Other investments	203,895,357	300,764,983
12.	Other assets	209,312,510	280,922,524
13.	TOTAL ASSETS	$5,311,377,761	$5,914,461,999
	LIABILITIES		
14.	Savings accounts	$4,177,898,210	$4,779,325,197
15.	Advances from F.H.L.B.	294,800,000	388,650,000
16.	Borrowed money	352,348,365	167,015,208
17.	Loans in process	232,590,668	245,264,274
18.	Other liabilities	95,638,676	133,379,554
19.	TOTAL LIABILITIES	$5,153,275,919	$5,713,634,233
	NET WORTH		
20.	Reserves required by law	$ 29,259,321	$ 33,305,301
21.	Voluntary reserves	2,875,034	2,852,087
22.	Capital stock	28,362,596	33,361,536
23.	Surplus and undivided profits	97,604,891	131,308,842
24.	TOTAL NET WORTH	$ 158,101,842	$ 200,827,766
25.	TOTAL LIABILITIES & NET WORTH	$5,311,377,761	$5,914,461,999

SAVINGS & LOAN APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

NEW SAVINGS INSTITUTIONS

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
2/20/85	Acquisition Savings and Loan Association (Phantom)	10051 Midlothian Turnpike Chesterfield County, VA	Approved 4/19/85
10/9/85	York Savings and Loan Association (Phantom)	301 South Washington Street City of Alexandria, VA	Approved 12/11/85

MERGERS

DATE RECEIVED	APPLICANT	DISPOSITION
2/20/85	Acquisition Savings and Loan Association (Phantom) to merge into Colonial Savings and Loan Association, Richmond, under the charter and title of "Colonial Savings and Loan Association."	Approved 4/19/85
6/5/85	First American Savings and Loan Association, Woodbridge to merge into Suburban Savings and Loan Association, Annandale, under the charter of Suburban Savings and Loan Association and title of "First American Savings and Loan Association."	Approved 7/24/85
10/9/85	York Savings and Loan Association (Phantom) to merge into First Commonwealth Savings and Loan Association, Alexandria under the charter and title of "First Commonwealth Savings and Loan Association."	Approved 12/11/85
10/31/85	First Colonial Savings Bank, Hopewell, to merge into Investors Savings and Loan Association, Richmond, under the charter and title of "Investors Savings and Loan Association."	Withdrawn 11/7/85

ACQUISITIONS UNDER §6.1-194.87 OF THE VIRGINIA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
9/30/85	Arthur G. Cohen to acquire 5% of the voting shares of First Federal Savings and Loan Association of Roanoke, Roanoke, VA.	Approved 12/11/85
10/9/85	John C. York and Michael I. Lipson to acquire 100% of the voting shares of First Commonwealth Savings and Loan Association, Alexandria, VA.	Approved 12/11/85

ACQUISITIONS UNDER SECTION 6.1-195.5:1 OF THE CODE OF VIRGINIA

DATE RECEIVED	APPLICANT	DISPOSITION
1/28/85	George Wayne Reeder to acquire 84% of the voting shares of Mountain Security Savings Bank, Wytheville, VA.	Withdrawn 7/11/85
2/1/85	United Financial Banking Companies, Inc. to acquire 99% of the voting shares of the Business Bank upon its conversion to a savings institution under the name of the "Business Savings Bank."	Approved 4/5/85

BRANCHES

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
10/5/84	First American Savings and Loan Association Woodbridge, VA	Bragg Road, Village Square Shopping Center, Spotsylvania County, VA	Approved 1/5/85
12/14/84	Mutual Savings and Loan Association of Virginia Danville, VA	500 Main Street, City of Danville, VA	Approved 2/21/85
1/31/85	McLean Savings and Loan Association McLean, VA	8240 Leesburg Pike, Tysons Corner, Fairfax County, VA	Approved 3/21/85
4/8/85	First American Savings and Loan Association Woodbridge, VA	199 First Street, City of Alexandria, VA	Approved 6/19/85
4/29/85	Investors Savings and Loan Association Richmond, VA	South side of Indian River Road, one block west of Kempsville Road, City of Virginia Beach, VA	Approved 7/24/85

SAVINGS AND LOAN APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
5/30/85	Newport News Savings and Loan Association Newport News, VA	Route 360, Warsaw, Richmond County, VA	Approved 7/24/85
5/30/85	Newport News Savings and Loan Association Newport News, VA	Route 3, Kilmarnock, Lancaster County, VA	Approved 7/24/85
5/30/85	Newport News Savings and Loan Association Newport News, VA	Route 17, Gloucester, Gloucester County, VA	Approved 7/24/85
5/30/85	Newport News Savings and Loan Association Newport News, VA	Route 17, Gloucester Point, Gloucester County, VA	Approved 7/24/85
5/31/85	Guaranty Savings and Loan Association Charlottesville, VA	Ivy Road, approximately 100 yards west of its intersection with Alderman Road, City of Charlottesville, VA	Approved 8/7/85
8/20/85	Homestead Savings and Loan Association Portsmouth, VA	3220 Churchland Boulevard, City of Chesapeake, VA	Approved 9/30/85
9/11/85	United Savings Bank Vienna, VA	5616-A Ox Road, Fairfax County, VA	Approved 11/20/85
9/25/85	Investors Savings and Loan Association Richmond, VA	2110 Langhorne Road, City of Lynchburg, VA	Approved 11/20/85
11/20/85	First American Savings and Loan Association Woodbridge, VA	5288 Providence Road, City of Virginia Beach, VA	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
1/22/85	McLean Savings and Loan Association McLean, VA	From: 1307 Dolley Madison Boulevard To: Corner of Dolley Madison Boulevard and Ingleside Avenue both in Fairfax County, VA	Approved 3/28/85

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
4/8/85	First American Savings and Loan Association Woodbridge, VA	From: 135 Manassas Mall 8300 Sudley Road To: 8402 Sudley Road both in the City of Manassas, VA	Approved 5/17/85

BRANCH OFFICE RELOCATIONS PURSUANT TO §6.1-194.28B OF THE CODE OF VIRGINIA

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
8/8/85	First Colonial Savings Bank Hopewell, VA	From: U.S. Route 1, Courthouse Square To: Corner of U.S. Route 1 and Courthouse Road both in Dinwiddie County, VA	Approved 8/9/85
9/17/85	Investors Savings and Loan Association Richmond, VA	From: 9605 Gayton Road To: Corner of Gayton and Gaskins Road both in Henrico County, VA	Approved 10/15/85
9/17/85	Investors Savings and Loan Association Richmond, VA	From: 9027 Forest Hill Avenue, Chesterfield County, VA To: 9000 Huguenot Road, City of Richmond, VA	Approved 10/15/85

SAVINGS AND LOAN APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
10/11/85	Virginia Savings Bank Front Royal, VA	From: 309 Featherbed Lane To: 35 Featherbed Lane both in the City of Winchester, VA	Approved 11/12/85

NON-DEPOSITORY OFFICES

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
8/26/85	Fairfax Savings Bank Springfield, VA	Suite 900, 6551 Loisdale Road, Fairfax County, VA	Approved 9/10/85
8/26/85	Fairfax Savings Bank Springfield, VA	6564 Loisdale Court, Fairfax County, VA	Approved 9/10/85
10/9/85	Colonial Savings and Loan Association Richmond, VA	Route 17, Gloucester Point, Gloucester County, VA	Approved 11/8/85
10/30/85	Guaranty Savings and Loan Association Charlottesville, VA	416 Commerce Road, City of Staunton, VA	Approved 11/19/85
12/16/85	United Savings Bank Vienna, VA	8219 Leesburg Pike, Suites 200 & 320, Tyson's Corner, Fairfax County, VA	Approved 12/20/85

SAVINGS AND LOAN STATUS CHANGES—1985

NEW SAVINGS INSTITUTIONS

February	1	Fairfax Savings Bank opened for business at 6206 Rolling Road, Springfield, Fairfax County, VA.

MERGERS

May	8	Acquisition Savings and Loan Association (Phantom), Richmond, merged into Colonial Savings and Loan Association, Richmond, under the charter and title of "Colonial Savings and Loan Association."
August	16	First American Savings and Loan Association, Woodbridge, merged into Suburban Savings and Loan Association, Annandale, under the charter of Suburban Savings and Loan Association and title of "First American Savings and Loan Association."

BRANCH OPENINGS

February	19	United Savings Bank, Vienna, opened its branch office at Suite 105, 10777 Main Street, City of Fairfax, VA.
July	1	Cardinal Savings and Loan Association, Richmond, opened its branch office at 1794 Parham Road, Henrico County, VA.
August	19	Guaranty Savings and Loan Association, Charlottesville, opened its branch office at 2125 Ivy Road, City of Charlottesville, VA.
September	3	Newport News Savings and Loan Association, Newport News, opened its branch office at Route 17, Gloucester Courthouse, Gloucester County, VA.
September	3	Newport News Savings and Loan Association, Newport News, opened its branch office at Route 17, Gloucester Point, Gloucester County, VA.
September	3	Newport News Savings and Loan Association, Newport News, opened its branch office at Route 3, Kilmarnock, Lancaster County, VA.
September	3	Newport News Savings and Loan Association, Newport News, opened its branch office at Route 360, Warsaw, Richmond County, VA.
September	23	Mutual Savings and Loan Association of Virginia, Danville, opened its branch office at 500 Main Street, City of Danville, VA.
October	28	United Savings Bank, Vienna, opened its branch office at 8219 Leesburg Pike, Vienna, Fairfax County, VA.
December	30	Investors Savings and Loan Association, Richmond, opened its branch office at 2110 Langhorne Road, City of Lynchburg, VA.

SAVINGS AND LOAN STATUS CHANGES—1985

MAIN OFFICE RELOCATIONS

September	23	Mutual Savings and Loan Association of Virginia moved the location of its main office from 500 Main Street to 103 Tower Drive, both in the City of Danville, VA.

BRANCH OFFICE RELOCATIONS

January	15	United Savings Bank, Vienna, moved its branch office from 1500 North Beauregard Road, Suite 110, City of Alexandria, to 3829-A South George Mason Drive, Fairfax County, VA.
March	14	First American Savings and Loan Association, Woodbridge, moved its branch office from 14098 Lee Highway to 13826 Lee Highway, both in Centreville, Fairfax County, VA.
November	12	Virginia Savings and Loan Association, Woodbridge, moved its branch office from 309 Featherbed Lane to 35 Featherbed Lane, both in the City of Winchester, VA.
November	16	First American Savings and Loan Association, Woodbridge, moved its branch office from 135 Manassas Mall, 8300 Sudley Road to 8402 Sudley Road, both in the City of Manassas, VA.

BRANCH CLOSINGS

June	17	Lincoln Savings and Loan Association, Richmond, closed its branch office located at 4121 Meadowdale Boulevard, Chesterfield County, VA.

NON-DEPOSITORY OFFICE OPENINGS

September	16	Fairfax Savings Bank, Springfield, opened a non-depository office at Suite 900, 6551 Loisdale Road, Fairfax County, VA.
November	1	Colonial Savings and Loan Association, Richmond, opened a non-depository office at Route 17, Gloucester Point, Gloucester County, VA.
November	22	Guaranty Savings and Loan Association, Charlottesville, opened a non-depository office at 614 Commerce Road, City of Staunton, VA.
December	12	United Savings Bank, Vienna, opened a non-depository office at 8219 Leesburg Pike, Suite 200 & 320, Fairfax County, VA.
December	23	Fairfax Savings Bank, Springfield, opened a non-depository office at Suite 100, 6564 Loisdale Court, Fairfax County, VA.

NON-DEPOSITORY OFFICE CLOSINGS

August	15	Virginia Savings Bank, Front Royal, closed its non-depository office at 127 North Cameron Street, Winchester, VA.
December	23	Fairfax Savings Bank, Springfield, closed its non-depository office at Suite 900, 6551 Loisdale Road, Fairfax County, VA.

NAME CHANGES

November	25	Commonwealth Savings and Loan Association changed its name to "Commonwealth Savings Bank of Virginia."

STATEMENT OF CONDITION

		SL-191 SHORE SAVINGS AND LOAN ASSOCIATION ACCOMAC 4 OFFICES**	SL-217 FIRST COMMON-WEALTH SAVINGS & LOAN ASSOCIATION ALEXANDRIA 2 OFFICES
	ASSETS		
1.	First mortgage loans	$19,452,831	$67,903,542
2.	Home improvement loans	43,000	42,505
3.	Loans on savings accounts	497,912	686,460
4.	Other loans	290,451	69,571
5.	Real estate owned	—	—
6.	Office buildings	269,695	153,775
7.	Furniture and fixtures	78,318	85,957
8.	Cash on hand and in banks	2,662,752	1,393,974
9.	Federal Home Loan Bank Stock	186,300	536,900
10.	Government obligations	1,001,365	1,091,531
11.	Other investments	14,103	4,384,760
12.	Other assets	260,706	1,401,070
13.	TOTAL ASSETS	$24,757,433	$77,750,045
	LIABILITIES		
14.	Savings accounts	$23,018,257	$69,920,015
15.	Advances from F.H.L.B.	—	3,500,000
16.	Borrowed money	50,000	—
17.	Loans in process	432,285	945,137
18.	Other liabilities	143,347	312,230
19.	TOTAL LIABILITIES	$23,643,889	$74,677,382
	NET WORTH		
20.	Reserves required by law	$ 550,000	$ —
21.	Voluntary reserves	—	—
22.	Capital stock	100,500	180,422
23.	Surplus and undivided profits	463,044	2,892,241
24.	TOTAL NET WORTH	$ 1,113,544	$ 3,072,663
25.	TOTAL LIABILITIES & NET WORTH	$24,757,433	$77,750,045

*Mutual Association
**The number refers to depository offices only.

DECEMBER 31, 1985

SL-229 CAROLINE SAVINGS AND LOAN ASSOCIATION BOWLING GREEN	SL-267 GUARANTY SAVINGS AND LOAN ASSOCIATION CHARLOTTES-VILLE	SL-37 *MUTUAL SAVINGS AND LOAN ASSOCIATION OF VIRGINIA DANVILLE	SL-85 *FREDERICKS-BURG SAVINGS AND LOAN ASSOCIATION FREDERICKS-BURG	SL-216 VIRGINIA SAVINGS BANK FRONT-ROYAL	
1 OFFICE	3 OFFICES	5 OFFICES	3 OFFICES	3 OFFICES	
$11,648,596	$38,265,862	$49,682,833	$223,215,305	$25,612,957	1
207,348	—	6,383	—	8,010	2
160,503	59,636	70,429	972,102	205,694	3
882,308	11,175,169	1,511,383	5,337,458	1,351,132	4
39,032	—	91,263	—	113,928	5
202,065	139,327	2,165,989	2,169,635	560,573	6
7,967	315,733	406,172	957,588	134,658	7
636,615	1,790,479	237,307	4,500,177	445,560	8
110,900	382,500	543,800	1,739,800	184,100	9
—	1,500,000	7,915,499	39,859,685	218,200	10
819,975	11,880	5,905,356	19,062,136	3,123,329	11
471,713	638,504	1,089,781	2,004,145	764,131	12
$15,187,022	$54,279,090	$69,626,195	$299,818,031	$32,722,272	13
$13,502,760	$39,962,791	$64,690,931	$265,602,265	$29,125,539	14
500,000	7,650,000	—	6,000,000	700,000	15
—	495,000	—	—	9,660	16
161,969	3,829,485	—	6,719,140	1,266,472	17
241,552	468,912	402,136	3,920,377	221,535	18
$14,406,281	$52,406,188	$65,093,067	$282,241,782	$31,323,206	19
$ 110,030	$ —	$ 2,423,936	$ 10,124,166	$ —	20
—	—	—	—	—	21
225,965	671,460	—	—	887,970	22
444,746	1,201,442	2,109,192	7,452,083	511,096	23
$ 780,741	$ 1,872,902	$ 4,533,128	$ 17,576,249	$ 1,399,066	24
$15,187,022	$54,279,090	$69,626,195	$299,818,031	$32,722,272	25

STATEMENT OF CONDITION

		SL-276 STANDARD SAVINGS AND LOAN ASSOCIATION	SL-111 *PEOPLE'S SAVINGS AND LOAN ASSOCIATION
		GRUNDY	HAMPTON
		1 OFFICE	1 OFFICE
	ASSETS		
1.	First mortgage loans	$ 3,079,303	$11,739,869
2.	Home improvement loans	—	611,000
3.	Loans on savings accounts	82,975	927,227
4.	Other loans	2,802,565	392,748
5.	Real estate owned	86,718	61,261
6.	Office buildings	180,458	220,160
7.	Furniture and fixtures	40,633	66,876
8.	Cash on hand and in banks	5,310,534	258,177
9.	Federal Home Loan Bank Stock	58,300	96,700
10.	Government obligations	—	—
11.	Other investments	—	1,500,480
12.	Other assets	219,913	2,171,065
13.	TOTAL ASSETS	$11,861,399	$18,045,563
	LIABILITIES		
14.	Savings accounts	$ 9,990,308	$16,324,889
15.	Advances from F.H.L.B.	—	100,000
16.	Borrowed money	—	125,502
17.	Loans in process	13,450	270,498
18.	Other liabilities	86,393	319,828
19.	TOTAL LIABILITIES	$10,090,151	$17,140,717
	NET WORTH		
20.	Reserves required by law	$ —	$ 381,011
21.	Voluntary reserves	—	108,028
22.	Capital stock	1,063,000	417,000
23.	Surplus and undivided profits	708,248	(1,193)
24.	TOTAL NET WORTH	$ 1,771,248	$ 904,846
25.	TOTAL LIABILITIES & NET WORTH	$11,861,399	$18,045,563

*Mutual Association

DECEMBER 31, 1985

SL-228 FIRST COLONIAL SAVINGS BANK HOPEWELL	SL-45 *THE COOPERATIVE BUILDING AND LOAN ASSOCIATION OF LYNCHBURG, INCORPORATED LYNCHBURG	SL-201 COMMONWEALTH SAVINGS BANK OF VIRGINIA MANASSAS	SL-142 *IMPERIAL SAVINGS & LOAN ASSOCIATION, INCORPORATED MARTINSVILLE	SL-253 McLEAN SAVINGS AND LOAN ASSOCIATION McLEAN	
5 OFFICES	5 OFFICES	1 OFFICE	1 OFFICE	3 OFFICES	
$61,940,353	$119,105,007	$54,275,829	$3,251,671	$354,192,004	1
143,776	404,492	79,763	776,111	—	2
72,069	1,563,026	568,846	417,259	448,764	3
10,691,662	693,546	6,218,069	191,082	79,904	4
855,453	70,686	942,287	44,732	8,874,704	5
833,050	969,744	1,251,240	68,979	3,433,237	6
158,243	188,076	150,957	10,060	943,767	7
2,990,784	1,639,489	1,272,705	1,209,754	7,988,580	8
606,200	1,069,500	485,000	32,200	2,309,600	9
11,566,389	6,036,782	250,000	296,475	100,000	10
4,831,776	14,094,003	1,711,398	2,600	6,458,046	11
2,258,325	1,215,866	1,815,154	18,137	12,107,206	12
$96,948,080	$147,050,217	$69,021,248	$6,319,060	$396,935,812	13
$85,925,484	$136,140,826	$58,116,025	$5,850,939	$320,505,504	14
5,500,000	1,150,000	4,000,000	100,000	36,000,000	15
1,154,942	—	10,493	—	10,012,657	16
544,571	—	2,733,204	34,695	7,919,780	17
1,473,531	1,069,585	1,229,712	33,705	7,928,309	18
$94,598,528	$138,360,411	$66,089,434	$6,019,339	$382,366,250	19
$ 203,614	$ 3,362,188	$ 429,964	$ 174,107	$ 92,762	20
—	—	—	—	0	21
746,626	—	500,000	—	483,192	22
1,399,312	5,327,618	2,001,850	125,614	13,993,608	23
$ 2,349,552	$ 8,689,806	$ 2,931,814	$ 299,721	$ 14,569,562	24
$96,948,080	$147,050,217	$69,021,248	$6,319,060	$396,935,812	25

STATEMENT OF CONDITION

		SL-84 *NEWPORT NEWS SAVINGS AND LOAN ASSOCIATION NEWPORT NEWS 12 OFFICES	SL-223 BLACK DIAMOND SAVINGS BANK NORTON 3 OFFICES
	ASSETS		
1.	First mortgage loans	$228,709,955	$24,763,930
2.	Home improvement loans	93,793	799,693
3.	Loans on savings accounts	1,451,546	214,229
4.	Other loans	12,799,025	1,953,634
5.	Real estate owned	2,066,133	435,366
6.	Office buildings	3,511,967	462,344
7.	Furniture and fixtures	344,158	64,382
8.	Cash on hand and in banks	6,271,155	530,658
9.	Federal Home Loan Bank Stock	2,240,000	222,100
10.	Government obligations	3,097,326	1,385,000
11.	Other investments	50,418,261	799,335
12.	Other assets	15,429,802	285,633
13.	TOTAL ASSETS	$326,433,121	$31,916,304
	LIABILITIES		
14.	Savings accounts	$265,004,450	$30,208,631
15.	Advances from F.H.L.B.	34,750,000	600,000
16.	Borrowed money	2,291,409	—
17.	Loans in process	—	93,182
18.	Other liabilities	13,600,770	179,212
19.	TOTAL LIABILITIES	$315,646,629	$31,081,025
	NET WORTH		
20.	Reserves required by law	$ 6,184,287	$ 295,903
21.	Voluntary reserves	2,490,000	36,745
22.	Capital stock	—	974,676
23.	Surplus and undivided profits	2,112,205	(472,045)
24.	TOTAL NET WORTH	$ 10,786,492	$ 835,279
25.	TOTAL LIABILITIES & NET WORTH	$326,433,121	$31,916,304

*Mutual Associations

DECEMBER 31, 1985

SL-112 *ELIZABETH BUILDING AND LOAN ASSOCIATION, INCORPORATED PORTSMOUTH	SL-141 *HOMESTEAD SAVINGS AND LOAN ASSOCIATION PORTSMOUTH	SL-264 SENTINEL SAVINGS BANK RICHLANDS	SL-282 CARDINAL SAVINGS AND LOAN ASSOCIATION RICHMOND	SL-225 COLONIAL SAVINGS AND LOAN ASSOCIATION RICHMOND	
1 OFFICE	1 OFFICE	2 OFFICES	3 OFFICES	8 OFFICES	
$3,295,541	$11,206,073	$ 8,624,406	$129,841,817	$ 81,708,240	1
—	2,753,402	—	—	—	2
250	34,551	520,503	326,872	357,527	3
55,000	—	3,531,127	1,547,536	21,334,913	4
—	—	413,554	224,582	285,153	5
—	135,041	405,199	216,791	804,860	6
2,191	45,115	212,130	1,058,932	577,270	7
277,981	319,616	1,822,761	1,968,807	14,082,454	8
—	92,900	115,660	620,000	1,528,100	9
—	—	2,602,869	2,000,000	—	10
—	818,135	200,000	6,038,142	69,834,580	11
13,211	18,190	236,548	8,726,835	43,619,073	12
$3,644,174	$15,423,023	$18,684,757	$152,570,314	$234,132,170	13
$1,133,389	$13,761,546	$16,802,759	$116,601,214	$195,599,286	14
—	600,000	—	8,250,000	28,600,000	15
2,114,882	—	—	18,087,662	—	16
—	—	—	—	—	17
97,102	67,581	530,139	4,662,446	4,903,731	18
$3,345,373	$14,429,127	$17,332,898	$147,601,322	$229,103,017	19
$ 92,365	$ 201,953	$ 21,500	$ —	$ —	20
—	142,690	74,624	—	—	21
—	—	884,309	2,016,037	4,207,518	22
206,436	649,253	371,345	2,952,955	821,635	23
$ 298,801	$ 993,896	$ 1,351,859	$ 4,968,992	$ 5,029,153	24
$3,644,174	$15,423,023	$18,684,757	$152,570,314	$234,132,170	25

STATEMENT OF CONDITION

		SL-209 HERITAGE SAVINGS AND LOAN ASSOCIATION RICHMOND 13 OFFICES	SL-239 INVESTORS SAVINGS AND LOAN ASSOCIATION RICHMOND 22 OFFICES
	ASSETS		
1.	First mortgage loans	$511,814,704	$703,321,462
2.	Home improvement loans	—	855,937
3.	Loans on savings accounts	1,440,981	1,355,689
4.	Other loans	43,309,910	104,110,816
5.	Real estate owned	4,537,928	2,071,902
6.	Office buildings	1,535,424	5,159,333
7.	Furniture and fixtures	1,862,058	3,865,925
8.	Cash on hand and in banks	23,823,335	18,623,041
9.	Federal Home Loan Bank Stock	3,611,500	6,197,500
10.	Government obligations	5,825,495	35,614,333
11.	Other investments	2,238,465	29,902,551
12.	Other assets	26,257,014	72,993,646
13.	TOTAL ASSETS	$626,256,814	$984,072,135
	LIABILITIES		
14.	Savings accounts	$536,820,998	$746,168,785
15.	Advances from F.H.L.B.	4,300,000	80,000,000
16.	Borrowed money	61,719,670	49,793,562
17.	Loans in process	8,616,626	45,660,948
18.	Other liabilities	7,123,205	29,468,514
19.	TOTAL LIABILITIES	$618,580,499	$951,091,809
	NET WORTH		
20.	Reserves required by law	$ 3,131,400	$ —
21.	Voluntary reserves	—	—
22.	Capital stock	630,000	3,516,461
23.	Surplus and undivided profits	3,914,915	29,463,865
24.	TOTAL NET WORTH	$ 7,676,315	$ 32,980,326
25.	TOTAL LIABILITIES & NET WORTH	$626,256,814	$984,072,135

*Mutual Association

DECEMBER 31, 1985

SL-226 LINCOLN SAVINGS AND LOAN ASSOCIATION RICHMOND	SL-15 *SOUTHWEST VIRGINIA SAVINGS AND LOAN ASSOCIATION ROANOKE	SL-286 FAIRFAX SAVINGS BANK SPRINGFIELD	SL-179 PROVIDENCE SAVINGS AND LOAN ASSOCIATION VIENNA	SL-200 UNITED SAVINGS BANK VIENNA	
5 OFFICES	5 OFFICES	1 OFFICE	9 OFFICES	8 OFFICES	
$117,740,317	$55,772,319	$11,127,040	$156,519,772	$218,254,175	1
13,654	273,480	—	—	2,164,683	2
438,498	316,856	—	1,235,707	11,693,099	3
11,098,473	936,655	2,909,647	3,544,220	50,555,111	4
4,414,314	77,917	—	—	525,614	5
882,373	2,708,719	—	1,287,290	557,801	6
711,540	186,049	266,503	420,095	910,366	7
14,292,119	1,139,535	1,186,618	2,626,960	5,907,438	8
1,232,500	522,900	500	1,191,100	1,602,500	9
2,000,000	4,368,313	—	—	—	10
998,025	1,426,036	10,889,298	19,533,969	15,046,563	11
10,155,564	347,259	39,121	2,096,143	28,049,528	12
$163,977,377	$68,076,038	$26,418,727	$188,455,256	$335,266,878	13
$131,055,065	$56,931,450	$20,314,275	$165,055,396	$243,789,323	14
24,650,000	7,350,000	—	1,250,000	20,550,000	15
36,000	—	—	1,627,186	5,000,000	16
3,275,666	1,077,633	1,612,801	11,544,167	48,049,998	17
2,571,636	759,804	1,531,040	2,653,206	3,852,468	18
$161,588,367	$66,118,887	$23,458,116	$182,129,955	$321,241,789	19
$ —	$ —	$ —	$ 4,517,812	$ —	20
—	—	—	—	—	21
1,909,526	—	3,100,000	1,205,585	3,069,405	22
479,484	1,957,151	(139,389)	601,904	10,955,684	23
$ 2,389,010	$ 1,957,151	$ 2,960,611	$ 6,325,301	$ 14,025,089	24
$163,977,377	$68,076,038	$26,418,727	$188,455,256	$335,266,878	25

STATEMENT OF CONDITION

		SL-260 SEABOARD SAVINGS AND LOAN ASSOCIATION VIRGINIA BEACH 4 OFFICES	SL-185 JEFFERSON SAVINGS AND LOAN ASSOCIATION WARRENTON 9 OFFICES
	ASSETS		
1.	First mortgage loans	$62,566,933	$268,403,449
2.	Home improvement loans	18,111	149,287
3.	Loans on savings accounts	456,920	1,257,284
4.	Other loans	4,528,502	3,342,182
5.	Real estate owned	263,492	6,787,871
6.	Office buildings	—	2,993,781
7.	Furniture and fixtures	—	578,914
8.	Cash on hand and in banks	4,054,225	4,344,789
9.	Federal Home Loan Bank Stock	292,600	2,835,600
10.	Government obligations	—	58,426,397
11.	Other investments	1,429,218	9,753,436
12.	Other assets	3,575,747	7,800,738
13.	TOTAL ASSETS	$77,185,748	$366,673,728
	LIABILITIES		
14.	Savings accounts	$59,913,586	$317,140,178
15.	Advances from F.H.L.B.	1,850,000	23,000,000
16.	Borrowed money	5,218,477	—
17.	Loans in process	5,254,451	5,688,515
18.	Other liabilities	915,915	13,008,078
19.	TOTAL LIABILITIES	$73,152,429	$358,836,771
	NET WORTH		
20.	Reserves required by law	$ —	$ 836,399
21.	Voluntary reserves	$ —	$ —
22.	Capital stock	2,115,660	535,130
23.	Surplus and undivided profits	1,917,659	6,465,428
24.	TOTAL NET WORTH	$ 4,033,319	$ 7,836,957
25.	TOTAL LIABILITIES & NET WORTH	$77,185,748	$366,673,728

*Mutual Association

DECEMBER 31, 1984

SL-252 LIBERTY SAVINGS BANK WARRENTON	SL-173 FIRST AMERICAN SAVINGS & LOAN ASSOCIATION WOODBRIDGE	SL-244 MOUNTAIN SECURITY SAVINGS BANK WYTHEVILLE	
1 OFFICE	28 OFFICES	4 OFFICES	
$61,875,713	$648,596,222	93,738,757	1
—	307,790	116,180	2
533,460	3,986,550	492,481	3
3,334,121	11,420,165	12,416,573	4
—	5,606,006	7,193,486	5
1,538,996	18,102,953	638,440	6
427,860	2,507,741	844,727	7
2,789,924	20,873,572	2,922,835	8
400,000	5,029,900	645,300	9
2,023,110	12,229,222	—	10
1,200,000	15,763,287	2,555,839	11
2,309,831	30,362,264	2,170,662	12
$76,433,015	$774,785,672	123,735,280	13
$50,742,232	$563,253,737	$110,352,362	14
8,000,000	67,100,000	12,600,000	15
1,375,000	7,893,104	—	16
11,424,804	77,865,655	229,143	17
1,938,327	26,571,444	1,093,786	18
$73,480,363	$742,683,940	$124,275,291	19
$ 43,493	$ —	$ 128,411	20
$ —	$ —	$ —	21
1,354,230	500,000	2,066,783	22
1,554,929	31,601,732	(2,735,205)	23
$ 2,952,652	$ 32,101,732	$ (540,011)	24
$76,433,015	$774,785,672	$123,735,280	25

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1985

(S) Black Diamond Savings Bank
440 Park Avenue
Norton 24273
Year Opened—1973
C.E.O.—D. M. Greene

Brs: Lee County–
700 East Morgan Avenue, Pennington Gap
Tazewell County–
122 Fairfax Avenue, Richlands

(S) Cardinal Savings and Loan Association
616 East Franklin Street
Richmond 23219
Year Opened—1981
C.E.O.—M. C. Harlow, III

Brs: Chesterfield County–
1919 West Huguenot Road
Henrico County–
1794 Parham Road

(S) Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427 (Caroline County)
Year Opened—1974
C.E.O.—W. R. Southworth

(S) Colonial Savings and Loan Association
10051 Midlothian Turnpike
Richmond 23235 (Chesterfield County)
Year Opened—1973
C.E.O.—O. H. Harriss

Brs: City of Richmond–
4727 Walmsley Boulevard
7100 Three Chopt Road
Chesterfield County–
10041 Midlothian Turnpike
Henrico County–
6201 River Road
Laburnum & Finley Street
7923 West Broad Street
Powhatan County–
State Route 671 & U.S. Route 60, Flat Rock
Non-depository Office
Gloucester County–
Route 17, Gloucester Point
New York, New York
1501 Broadway, 22nd Floor

(S) Commonwealth Savings Bank of Virginia
9201 West Church Street
Manassas 22110
Year Opened—1967
C.E.O.—H. W. Evans, Jr.

(M) Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street, P.O. Box 340
Lynchburg 24505
Year Opened—1914
C.E.O.—W. J. Conner

Brs: City of Lynchburg–
2015 Wards Road
3309 Old Forest Road
Amherst County–
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

(M) Elizabeth Building and Loan Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened—1912
C.E.O.—C. O. Barclay, Jr.

(S) Fairfax Savings Bank
6206 Rolling Road
Springfield 22152 (Fairfax County)
Year Opened—1985
C.E.O.—Linda J. Wright
Non-depository Office
Fairfax County
Suite 100, 6564 Loisdale Court

(S) First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191 (Prince William County)
Year Opened—1957
C.E.O.—J. H. Harrison

Brs: City of Alexandria
3652 King Street
City of Charlottesville
1709 Emmet Street
City of Fredericksburg–
1316 Jefferson Davis Highway
City of Manassas–
9514 West Center Street
8402 Sudley Road
City of Virginia Beach–
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
Arlington County
4054 South 28th Street
2444 North Harrison Street
Fairfax County–
7620 Little River Turnpike
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Baileys' Crossroads
Leesburg Pike & State Route 50, Seven Corners Regional Shopping Center
7949 Tyson's Corner Shopping Center McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna
13826 Lee Highway, Centreville
Fauquier County–
276 Lee Highway, Warrenton
Loudoun County–
101 East Holly Avenue, Sterling

ALPHABETICAL LISTING BY NAME
OF STATE SAVINGS AND LOANS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

First American Savings & Loan Association (Cont.)
258 East Market Street, Leesburg
Prince William County–
13953 Jefferson Davis Highway, Woodbridge
12771 Harbor Drive, Woodbridge
Stafford County–
1396 Garrisonville Road

(S) First Colonial Savings Bank
5100 Oaklawn Boulevard, P.O. Box 1211
Hopewell 23860 (Prince George County)
Year Opened—1975
C.E.O.—J. C. Stuart

Brs: City of Colonial Heights–
2208 Boulevard
City of Petersburg–
1883 South Crater Road
Dinwiddie County–
U.S. Route 1, Dinwiddie Courthouse, Dinwiddie
Nottoway County–
Blackstone Shopping Center, Blackstone

(S) First Commonwealth Savings & Loan Association
301 South Washington Street
Alexandria 22314
Year Opened—1969
C.E.O.—J. R. Connor

Br: City of Alexandria–
501 King Street

(M) Fredericksburg Savings and Loan Association
400 George Street
Fredericksburg 22401
Year Opened—1922
C.E.O.—Lawrence McMurtry

Brs: Spotsylvania County–
4535 Lafayette Boulevard
Stafford County–
State Route 610, Garrisonville

(S) Guaranty Savings and Loan Association
206 Fifth Street, N.E., P.O. Box 1305
Charlottesville 22902
Year Opened—1981
C.E.O.—M. H. McKeever

Brs: City of Charlottesville–
2125 Ivy Road
Albemarle County–
1700 Seminole Trail
Non-depository Office
City of Staunton–
614 Commerce Road

(S) Heritage Savings and Loan Association
500 Forest Avenue
Richmond 23229 (Henrico County)
Year Opened—1967
C.E.O.—E. M. Cockrell, Jr.

Brs: City of Richmond–
6980 Forest Hill Avenue
2024-A Grove Avenue
3543 West Cary Street
1001 East Main Street
Chesterfield County–
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike
Hanover County–
2373 Atlee Road, Atlee Square Shopping Center
Henrico County–
4926 West Broad Street
1650 Parham Road
8721 Staples Mill Road
6200 Lakeside Avenue

(M) Homestead Savings and Loan Association
3001 High Street
Portsmouth 23707
Year Opened—1928
C.E.O.—R. C. Reinhold

(M) Imperial Savings & Loan Association, Incorporated
211 Fayette Street
Martinsville 24112
Year Opened—1929
C.E.O.—W. B. Muse, Jr.

(S) Investors Savings and Loan Association
8001 West Broad Street
Richmond 23229 (Henrico County)
Year Opened—1974
C.E.O.—R. G. Butcher, Jr.

Brs: City of Charlottesville–
2033 Ivy Road
310 East Main Street
City of Chesapeake–
1028 Battlefield Boulevard
City of Harrisonburg–
Mason and Gay Streets
City of Lynchburg–
2110 Langhorne Road
City of Portsmouth–
3225 High Street
600 Crawford Street
City of Richmond–
410 Libbie Avenue
1009 East Main Street
7012 Marlow Road
5007 Brook Road
City of Suffolk–
8837 Eclipse Drive
City of Virginia Beach–
3664 Virginia Beach Boulevard
1115 First Colonial Road
City of Winchester–
426 Weems Lane
Chesterfield County–
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive

ALPHABETICAL LISTING BY NAME
OF STATE SAVINGS AND LOANS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1985

Investors Savings & Loan (Cont.)
Hanover County–
5711 Mechanicsville Pike, Mechanicsville
Henrico County–
9605 Gayton Road
Rockingham County–
U.S. Route 33 and State Route 974
Non-depository Office
Henrico County–
5008 Monument Avenue

EFT: Henrico County–
Corner of Gayton and Gaskins Road

(S) Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186 (Fauquier County)
Year Opened—1960
C.E.O.—T. L. May

Brs: City of Charlottesville–
300 Preston Avenue
City of Lynchburg–
2120 Langhorne Road
City of Roanoke–
130 Church Avenue, S.W.
Albemarle County–
1705 Seminole Trail
Culpeper County–
701 South Main Street
Loudoun County–
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg
Page County–
20 East Luray Shopping Center, Luray

(S) Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1974
C.E.O.—J. L. Burleson

(S) Lincoln Savings and Loan Association
8907 Patterson Avenue
Richmond 23234 (Henrico County)
Year Opened—1974
C.E.O.—C. K. Beck

Brs: City of Richmond–
1108 East Main Street
Chesterfield County–
11655 Midlothian Turnpike
Henrico County–
3631 Mechanicsville Pike
5801 Patterson Avenue
Non-depository Office
Chesterfield County
401 Southlake Boulevard

(S) McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101 (Fairfax County)
Year Opened—1977
C.E.O.—J. E. Harn, II

Brs: Fairfax County–
11301 Sunset Hills Road, Reston
6257 Old Dominion Drive, McLean

(S) Mountain Security Savings Bank
185 East Main Street, P.O. Box 631
Wytheville 24382 (Wythe County)
Year Opened—1975
C.E.O.—F. M. Kellerman (Acting)

Brs: City of Galax–
605 East Stuart Drive
Giles County–
602 Wenonah Avenue, Pearisburg
Tazewell County–
427 Virginia Avenue, Bluefield

(M) Mutual Savings and Loan Association of Virginia
103 Tower Drive
Danville 24540
Year Opened—1907
C.E.O.—Russell Perkins

Brs: City of Danville–
539 Arnett Boulevard
500 Main Street
600 West Main Street
Henry County–
U.S. Route 220 & Sunset Road, Collinsville

(M) Newport News Savings and Loan Association
301 Hiden Boulevard
Newport News 23606
Year Opened—1887
C.E.O.—J. W. Hogge, Jr.

Brs: City of Hampton–
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News–
13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street
Gloucester County
Route 17, Gloucester
Route 17, Gloucester Point
James City County–
1312 Jamestown Road
Lancaster County–
Route 3, Kilmarnock
Richmond County–
Route 360, Warsaw
York County–
2018 U.S. Route 17, Grafton Shopping Center, Grafton

(M) People's Savings and Loan Association
101 North Armistead Avenue
Hampton 23669

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1985

People's Savings and Loan Association (Cont.)
Year Opened—1889
C.E.O.—J. E. Coles

(S) Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180 (Fairfax County)
Year Opened—1959
C.E.O.—R. S. Faett

Brs: City of Alexandria–
3500 Mount Vernon Avenue
231 South Van Dorn Street
Fairfax County–
6120 Rose Hill Drive
8702 Richmond Highway
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean
Corner of Burke Centre Parkway & Roberts Parkway, Burke

(S) Seaboard Savings and Loan Association
501 South Independence Boulevard
Virginia Beach 23452
Year Opened—1977
C.E.O.—C. W. Keel

Brs: City of Norfolk–
100 East Main Street
City of Portsmouth–
6201 Portsmouth Boulevard
City of Virginia Beach–
2943 Shore Drive, Be-Lo Shopping Center

(S) Sentinel Savings Bank
315 Railroad Avenue, P.O. Drawer M
Richlands 24641 (Tazewell County)
Year Opened—1978
C.E.O.—C. B. Cowan

Br: Tazewell County–
710 East Riverside Drive

(S) Shore Savings and Loan Association
U.S. Route 13, P.O. Box 90
Accomac 23301 (Accomack County)
Year Opened—1962
C.E.O.—S. C. Harvard, President

Brs: Accomack County–
109 South Main Street, Chincoteague
Northampton County–
U.S. Route 13, Cheriton
Bank Street, Exmore

(M) Southwest Virginia Savings and Loan Association
306 Second Street, S.W.
Roanoke 24011
Year Opened—1927
C.E.O.—B. L. Rakes

Brs: City of Roanoke–
1611 Hershberger Road, N.W.
City of Salem–
40 West Main Street
Roanoke County–
2133 Electric Road, S.W.
200 Maple Street, Vinton

(S) Standard Savings and Loan Association
Highway 460 at Hill Street
P.O. Box 881
Grundy 24614 (Buchanan County)
Year Opened—1980
C.E.O.—D. S. Hagy

(S) United Savings Bank
501 Maple Avenue, West
Vienna 22180 (Fairfax County)
Year Opened—1965
C.E.O.—H. D. Orebaugh

Brs: City of Fairfax–
Suite 105, 10777 Main Street
Arlington County–
3709 Columbia Pike
3141 Lee Highway
Fairfax County–
9450 Arlington Boulevard
9527 Braddock Road
3829 A George Mason Drive
8219 Leesburg Pike, Suite 150, Vienna
Non-depository Office
Fairfax County
8219 Leesburg Pike, Suite 200 & 320

(S) Virginia Savings Bank
Commerce Avenue & Sixth Street,
P.O. Box 1238
Front Royal 22630 (Warren County)
Year Opened—1980
C.E.O.—J. K. Stephens

Brs: City of Winchester–
35 Featherbed Lane
Shenandoah County–
Intersection of U.S. Route 11 & State Route 670, Woodstock

(M) Mutual Association
(S) Stock Association

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1985

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings & Loan Association
301 South Washington Street 22314
Br: 501 King Street

Brs: Providence Savings and Loan Association
3500 Mount Vernon Avenue
231 South Van Dorn Street

Br: First American Savings and Loan Association
3652 King Street

CITY OF CHARLOTTESVILLE

Guaranty Savings and Loan Association
205 Fifth Street, N.E. 22902

Br: 2125 Ivy Road

Brs: Investors Savings and Loan Association
2033 Ivy Road
310 East Main Street

Br: First American Savings and Loan Association
1709 Emmet Street

Br: Jefferson Savings and Loan Association
300 Preston Avenue

CITY OF CHESAPEAKE

Br: Investors Savings and Loan Association
1028 Battlefield Boulevard

CITY OF COLONIAL HEIGHTS

Br: First Colonial Savings Bank
2208 Boulevard

CITY OF DANVILLE

Mutual Savings and Loan Association of Virginia
103 Tower Drive 24541

Brs: 539 Arnett Boulevard
600 West Main Street
500 Main Street

CITY OF FAIRFAX

Br: United Savings Bank
Suite 105, 10777 Main Street

CITY OF FREDERICKSBURG

Br: First American Savings & Loan Association
1316 Jefferson Davis Highway

Fredericksburg Savings and Loan Association
400 George Street 22401

CITY OF GALAX

Br: Mountain Security Savings Bank
605 East Stuart Drive

CITY OF HAMPTON

Brs: Newport News Savings and Loan Association
30 South Armistead Avenue
2034 Coliseum Drive

People's Savings and Loan Association
101 North Armistead Avenue 23369

CITY OF HARRISONBURG

Br: Investors Savings and Loan Association
Mason and Gay Streets

CITY OF HOPEWELL

First Colonial Savings Bank
5100 Oaklawn Boulevard 23860

CITY OF LYNCHBURG

Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street 24505
Brs: 2015 Wards Road
3309 Old Forest Road

Br: Investors Saving and Loan Association
2110 Langhorne Road

Br: Jefferson Savings and Loan Association
2120 Langhorne Road

CITY OF MANASSAS

Commonwealth Savings Bank of Virginia
9201 West Church Street 22110

Brs: First American Savings & Loan Association
9514 West Center Street
8402 Sudley Road

CITY OF MARTINSVILLE

Imperial Savings & Loan Association, Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings and Loan Association
301 Hiden Boulevard 23606
Brs: 13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street

CITY OF NORFOLK

Br: Seaboard Savings and Loan Association
100 East Main Street

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

CITY OF NORTON

Black Diamond Savings Bank
440 Park Avenue 24273

CITY OF PETERSBURG

Br: First Colonial Savings Bank
1883 South Crater Road

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association, Incorporated
519 Washington Street 23704

Homestead Savings and Loan Association
3001 High Street 23707

Brs: Investors Savings and Loan Association
3225 High Street
600 Crawford Street

Br: Seaboard Savings and Loan Association
6201 Portsmouth Boulevard

CITY OF RICHMOND

Cardinal Savings and Loan Association
616 East Franklin Street 23219

Brs: Colonial Savings and Loan Association
4727 Walmsley Boulevard
7100 Three Chopt Road

Brs: Heritage Savings and Loan Association
1001 East Main Street
6980 Forest Hill Avenue
2024-A Grove Avenue
3543 West Cary Street

Brs: Investors Savings and Loan Association
410 Libbie Avenue
1009 East Main Street
7012 Marlowe Road
5007 Brook Road

Br: Lincoln Savings and Loan Association
1108 East Main Street

CITY OF ROANOKE

Br: Jefferson Savings and Loan Association
130 Church Avenue, S.W.

Southwest Virginia Savings and Loan Association
306 Second Street, S.W. 24011
Br: 1611 Hershberger Road, N.W.

CITY OF SALEM

Br: Southwest Virginia Savings and Loan Association
40 West Main Street

CITY OF STAUNTON

Non-depository Office
Guaranty Savings and Loan Association
614 Commerce Road

CITY OF SUFFOLK

Br: Investors Savings and Loan Association
8837 Eclipse Drive

CITY OF VIRGINIA BEACH

Brs: First American Savings & Loan Association
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard

Brs: Investors Savings and Loan Association
3664 Virginia Beach Boulevard
1115 First Colonial Road

Seaboard Savings and Loan Association
501 South Independence Boulevard 23452
Br: 2943 Shore Drive, Be-Lo Shopping Center

CITY OF WINCHESTER

Br: Investors Savings and Loan Association
426 Weems Lane

Br: Virginia Savings Bank
35 Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Shore Savings and Loan Association
U.S. Route 13
Accomac 23301

Br: 109 South Main Street, Chincoteague

ALBEMARLE COUNTY

Br: Guaranty Savings and Loan Association
1700 Seminole Trail

Br: Jefferson Savings and Loan Association
1705 Seminole Trail

AMHERST COUNTY

Brs: Cooperative Building and Loan Association of Lynchburg, Incorporated, The
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

ARLINGTON COUNTY

Brs: First American Savings and Loan Association
4054 South 28th Street
2444 North Harrison Street

Brs: United Savings Bank
3709 Columbia Pike
3141 Lee Highway

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1985

BUCHANAN COUNTY

Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614

CAROLINE COUNTY

Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427

CHESTERFIELD COUNTY

Br: Cardinal Savings and Loan Association
1919 West Huguenot Road

Colonial Savings and Loan Association
10051 Midlothian Turnpike 23235
Br: 10041 Midlothian Turnpike

Brs: Heritage Savings and Loan Association
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike

Brs: Investors Savings and Loan Association
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive

Brs: Lincoln Savings and Loan Association
11655 Midlothian Turnpike

Non-depository Office
Chesterfield County
401 Southlake Boulevard

CULPEPER COUNTY

Br: Jefferson Savings and Loan Association
701 South Main Street

DINWIDDIE COUNTY

Br: First Colonial Savings Bank
U.S. Route 1, Dinwiddie Courthouse

FAIRFAX COUNTY
Fairfax Savings Bank
6206 Rolling Road
Springfield, 22152

Non-depository Office
Suite 100, 6564 Loisdale Court

Brs: First American Savings & Loan Association
13826 Lee Highway, Centreville
7620 Little River Turnpike, Annandale
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
Leesburg Pike & U.S. Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101
Brs: 11301 Sunset Hills Road, Reston
6257 Old Dominion Drive, McLean

Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180
Brs: 6120 Rose Hill Drive
8702 Richmond Highway
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean
Corner of Burke Centre Parkway & Roberts Parkway, Burke Town Center Shopping Center, Burke

United Savings Bank
501 Maple Avenue, West
Vienna 22180
Brs: 3829 A South George Mason Drive
9450 Arlington Boulevard
9527 Braddock Road
8219 Leesburg Pike, Suite 150, Vienna

Non-depository Office
Fairfax County
8219 Leesburg Pike, Suite 200 & 320

FAUQUIER COUNTY

Br: First American Savings & Loan Association
276 Lee Highway, Warrenton

Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186

Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186

GILES COUNTY

Br: Mountain Security Savings Bank
620 Wenonah Avenue, Pearisburg

GLOUCESTER COUNTY
Non-depository Office
Colonial Savings and Loan Association
Route 17, Gloucester Point

Brs: Newport News Savings and Loan Association
Route 17, Gloucester Courthouse
Route 17, Gloucester Point

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

HANOVER COUNTY

Br: Heritage Savings and Loan Association
Atlee Square Shopping Center, 2373 Atlee Road

Br: Investors Savings and Loan Association
5711 Mechanicsville Pike, Mechanicsville

HENRICO COUNTY

Br: Cardinal Savings and Loan Association
1794 Parham Road

Brs: Colonial Savings and Loan Association
Laburnum Avenue & Finley Street
7923 West Broad Street
6201 River Road

Heritage Savings and Loan Association
500 Forest Avenue 23229
Brs: 4926 West Broad Street
1650 Parham Road
8721 Staples Mill Road
6200 Lakeside Avenue

Investors Savings and Loan Association
8001 West Broad Street 23229
Br: 9605 Gayton Road

Non-depository Office
Henrico County
5008 Monument Avenue

EFT: Corner of Gayton & Gaskins Road

Lincoln Savings and Loan Association
8907 Patterson Avenue 23229

Brs: 3631 Mechanicsville Pike
5801 Patterson Avenue

HENRY COUNTY

Br: Mutual Savings and Loan Association of Virginia
U.S. Route 220 & Sunset Road, Collinsville

JAMES CITY COUNTY

Br: Newport News Savings and Loan Association
1312 Jamestown Road

LANCASTER COUNTY

Br: Newport News Savings and Loan Association
Route 3, Kilmarnock

LEE COUNTY

Br: Black Diamond Savings Bank
700 East Morgan Avenue, Pennington Gap

LOUDOUN COUNTY

Brs: First American Savings & Loan Association
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg

Brs: Jefferson Savings and Loan Association
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg

NORTHAMPTON COUNTY

Brs: Shore Savings and Loan Association
U.S. Route 13, Cheriton
Bank Street, Exmore

NOTTOWAY COUNTY

Br: First Colonial Savings Bank
Blackstone Shopping Center, Blackstone

PAGE COUNTY

Br: Jefferson Savings and Loan Association
20 East Luray Shopping Center, Luray

POWHATAN COUNTY

Br: Colonial Savings and Loan Association
State Route 671 & U.S. Route 60, Flat Rock

PRINCE WILLIAM COUNTY

First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191
Brs: 13953 Jefferson Davis Highway, Woodbridge
12771 Harbor Drive, Woodbridge

RICHMOND COUNTY

Br: Newport News Savings and Loan Association
Route 360, Warsaw

ROANOKE COUNTY

Brs: Southwest Virginia Savings and Loan Association
2133 Electric Road, S.W.
200 Maple Street, Vinton

ROCKINGHAM COUNTY

Br: Investors Savings and Loan Association
U.S. Route 33 & Virginia Secondary Highway 974

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS AND LOAN OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1985

SHENANDOAH COUNTY

Br: Virginia Savings Bank
Corner of the Intersection of U.S. Route 11 & State Route 670, Woodstock

SPOTSYLVANIA COUNTY

Br: Fredericksburg Savings and Loan Association
4535 Lafayette Boulevard

STAFFORD COUNTY

Br: First American Savings & Loan Association
1396 Garrisonville Road

Br: Fredericksburg Savings and Loan Association
State Route 610, Garrisonville

TAZEWELL COUNTY

Br: Black Diamond Savings Bank
122 Fairfax Avenue, Richlands

Br: Mountain Security Savings Bank
427 Virginia Avenue, Bluefield

Sentinel Savings Bank
315 Railroad Avenue
Richlands 24641
Br: 710 East Riverside Drive

WARREN COUNTY

Virginia Savings Bank
Commerce Avenue & Sixth Street
Front Royal 22630

WYTHE COUNTY

Mountain Security Savings Bank
185 East Main Street
Wytheville 24382

YORK COUNTY

Br: Newport News Savings and Loan Association
2018 U.S. Route 17, Grafton
Shopping Center, Grafton

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
President—Frederick F. Johnson
Assets—$231,726

FREDERICKSBURG

Southern Industrial Loan Corporation of Covington
403 William Street 24401
President—Nelson A. Graves, Jr.
Assets—$322,737

NORFOLK

Mutual Savings and Loan Company Incorporated, The
2001 Granby Street 23510
President—William E. Wood
Assets—$1,896,155

Norfolk Industrial Loan Association
Suite 810 United Virginia Bank Building 23510
President—John J. Brennan
Assets—$25,839

RICHMOND

Commercial Credit Plan Industrial Loan Company
1514 Parham Road 23229
President—J. E. Mullins
Assets—$2,321,760

Realty Industrial Loan Corporation
609 East Main 23219
President—Hilton W. Goodwyn, Jr.
Assets—$812,434

Security Industrial Loan Association
Massey Building, 4th & Main Streets 23219
President—Ezra J. Denerstein
Assets—$3,126,118

VIRGINIA BEACH

American Industrial Loan Association
5101 Cleveland Street 23462
President—V. W. Roane
Assets—$3,824,714

Essex Industrial Loan Association/Virginia Beach
4705 Columbus Street 23462
President—Reginald E. Manley
Assets—$5,213,499

Fleet Industrial Loan Company
Suite 107, 372 South Independence Boulevard 23452
President—W. F. Carter
Assets—$13,322,655

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
President—Lily O. Tichenor
Assets—$159,198

INDUSTRIAL LOAN ASSOCIATIONS
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
AS OF DECEMBER 31

	1984	1985
ASSETS		
Cash and balances with banks	$ 4,332,424	$ 691,107
Loan and discounts	63,159,697	26,245,802
Other securities	223,713	241,424
Premises, furniture and fixtures	775,106	108,231
Other Real Estate Owned	181,476	609,455
Other Assets	6,689,931	3,360,816
TOTAL ASSETS	$75,362,347	$31,256,835
LIABILITIES		
Bills payable and rediscounts	$49,206,191	$ 2,619,924
Interest collected but not earned	300,205	302,953
Taxes accrued	307,814	94,706
Interest accrued on certificates of investment	83,542	55,756
Other liabilities	14,532,872	17,378,635
TOTAL LIABILITIES	$64,430,624	$20,451,974
CAPITAL		
Capital Stock	$ 1,212,860	$ 924,883
Surplus	3,210,905	2,966,795
Undivided profits	7,286,376	6,844,639
Reserves	(778,418)	68,544
TOTAL CAPITAL	$10,931,723	$10,804,861
TOTAL LIABILITIES AND CAPITAL	$75,362,347	$31,256,835

INDUSTRIAL LOAN ASSOCIATION STATUS CHANGES—1985

RELOCATIONS

July	31	Essex Industrial Loan Association/Virginia Beach moved its office from 485 South Independence Boulevard, Suite 107 to 4705 Columbus Street, both in the City of Virginia Beach, VA.
December	2	The Mutual Savings and Loan Company, Incorporated moved its office from 210 West York Street to 2001 Granby Street, both in the City of Norfolk, VA.

SURRENDER OF A CERTIFICATE OF AUTHORITY TO DO BUSINESS

September	18	Freedlander Loan & Thrift Association, Richmond, VA, surrendered its certificate of authority to conduct industrial loan business this date.

CREDIT UNIONS

DECEMBER 31
CONSOLIDATED BALANCE SHEET

ASSETS	1984	1985
Loans	$409,170,327	$476,784,868
Cash	10,770,456	17,221,034
U.S. Government Obligations	11,367,409	26,711,547
Federal Agency Securities	4,077,742	7,592,405
Common Trust Investments (ICU NIFCU's, etc.)	581,645	2,388,363
Shares, Deposits & Certificates in Corporate Centrals	34,229,997	58,129,343
Shares, Deposits & Certificates in Banks, S&L's & MSB's	41,773,292	54,573,186
Shares, Deposits & Certificates in Other Credit Unions	294,013	1,135,518
Loans to Other Credit Unions	–0–	–0–
Shares in Central Liquidity Facility	377,798	–0–
All Other Investments	676,216	3,426,891
Land and Buildings (Net of depreciation)	5,640,474	6,470,380
Other Fixed Assets (Net of depreciation)	3,120,153	3,996,356
All Other Assets	3,212,909	4,002,225
TOTAL ASSETS	$525,292,431	$662,432,116
LIABILITIES SAVINGS EQUITY		
Promissory Notes	$ 753,684	$ 250,048
Other Notes/Interest Payable	1,575,099	797,712
Accounts Payable	735,454	807,139
Dividends Payable	2,681,022	3,146,212
All Other Liabilities	1,084,153	918,089
TOTAL LIABILITIES	$ 6,829,412	$ 5,919,200
Shares Certificate	$ 89,130,194	$112,361,018
Share Draft Accounts	27,895,143	37,382,533
IRA Accounts	35,342,324	63,618,960
Other Member Savings	315,824,980	381,975,823
TOTAL SAVINGS/SHARES	$468,192,641	$595,338,334
Regular/Statutory Reserve	$ 29,134,982	$ 31,099,750
Other Reserves	4,787,969	7,871,416
Undivided Earnings	16,347,427	22,203,416
TOTAL EQUITY	$ 50,270,378	$ 61,174,582
TOTAL LIABILITIES & EQUITY	$525,292,431	$662,432,116
Number of Credit Unions in Operation	124	121

CREDIT UNIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

INCOME	1984	1985
Interest on Loans (Gross)	$48,596,868	$58,507,591
Less: Interest Refunded	(127,601)	(130,246)
Income from Investments	11,618,254	12,251,191
Other Operating Income	2,084,857	2,700,172
TOTAL GROSS INCOME	$62,172,378	$73,328,708
EXPENSES		
Employee Compensation	$ 6,758,098	7,588,687
Employee Benefits	1,345,269	1,492,999
Travel & Conference Expense	385,124	343,417
Association Dues	285,053	320,956
Office Occupancy Expense	824,110	1,025,837
Office Operations Expense	3,220,753	3,799,990
Education & Promotional Expenses	380,603	428,850
Loan Servicing Expense	569,816	666,720
Professional & Outside Services	929,090	1,044,822
Provision for Loan Losses	472,199	587,002
Members Insurance	2,018,415	1,919,573
Operating Fees (Exam. & Super. Fee)	208,264	278,739
Cash Over and Short	24,086	14,015
Interest on Borrowed Money	1,107,268	127,987
Annual Meeting Expense	121,320	144,758
Miscellaneous Operating Expenses	367,412	415,559
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	$19,016,880	$20,199,911
NET INCOME (LOSS) BEFORE DIVIDENDS	$43,155,498	$53,128,797
Gain (loss) on Investments	$ 8,267	146,389
Gain (loss) on Deposition of Fixed Assets	(27,772)	(35,274)
Other Non-Operating Income (Expense)	3,880	7,558
TOTAL NON-OPERATING GAINS (LOSS)	$ (15,625)	$ 118,673
Total Net Income (loss) Before Dividends	$43,139,873	$53,247,470
Dividends	33,496,330	42,310,453
Net Income (loss) After Dividends	$ 9,643,543	$10,937,017
Less Required Transfer to Statutory Reserve	5,102,486	5,174,790
Change to Undivided Earnings as a Result of Operations	$ 4,541,057	$ 5,762,227

VIRGINIA CREDIT UNION SHARE INSURANCE CORPORATION
1207 Fenwick Drive
Lynchburg, Virginia 24506

BALANCE SHEET
AS OF
DECEMBER 31

	1984	1985
ASSETS		
Cash	$ 19,663	$ 55,800
Investments (at cost)	4,696,422	5,267,357
Accrued Interest Receivable	44,737	24,422
Other Receivables	43	55
Prepaid Insurance	1,550	3,089
Prepaid & Deferred Expenses	15	18
Federal Tax Deposit	0	186,428
Loans of Liquidating Credit Unions (Net of Reserves)	3,035	4,451
Furniture, Fixtures, & Equipment	15	5,261
Automobile	5,948	3,908
TOTAL ASSETS	$4,771,428	5,550,789
LIABILITIES & EQUITY		
Membership Fees	$2,444,298	2,444,298
Accounts Payable	12,237	13,934
Liquidation Reserves	41,098	72,097
Contribution to Loss Reserve	0	410,608
Reserve for Contingencies	0	275,338
Reserve for Underwriting Losses	2,273,795	2,334,514
TOTAL LIABILITIES AND EQUITY	$4,771,428	5,550,789

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ALEXANDRIA			
*A.B. and W. Transit Employees Credit Union, Incorporated, 614 North Washington Street 22314	4/17/52	R. Cronson	$ 5,573,256
*Alexandria Postal Credit Union, Incorporated, 2226 Duke Street 22314	3/23/49	S. A. Jennings	1,087,188
*Allied Service Employee's Credit Union, Incorporated, 510 Montgomery Street, PO Box 1726, 22313	10/8/54	A. V. Cangiano	282,783
*City of Alexandria Employees Credit Union, Inc., 3801 West Braddock Road 22302	10/13/58	R. Stickles	4,950,868
ARLINGTON			
*AMS Credit Union, 1777 North Kent Street 22209	8/31/77	L. A. DeCosta	1,253,007
*Arlington County Employees Credit Union, Incorporated, 5521 Lee Highway 22207	2/27/53	P. E. Long	10,923,188
*Arlington Hospital Employees Credit Union, 1701 North George Mason Drive 22201	6/19/76	M. Johnson	530,069
BLACKSBURG			
*E.T.C. Virginia Credit Union, Incorporated, Electro-Tec Corp., 1600 North Main Street 24060	3/24/53	G. Cowan	96,758
CEDAR BLUFF			
*S & S Machinery Credit Union, Route 3, Box 70 24609	3/1/72	B. Stump	301,243
CHARLOTTESVILLE			
*Martha Jefferson Hospital Credit Union, 459 Locust Avenue 22901	1/6/75	B. Collier	379,302
**University of Virginia Employees Credit Union, Inc., University of Virginia Hospital 22901	5/19/54	S. Campbell	13,695,201
CHESAPEAKE			
*Chesapeake City Employees' Credit Union, 137 Holt Drive, PO Box 15225, 23320	5/18/71	J. E. Newbern	1,158,388
*Chesapeake Public School Employees Credit Union, Inc., 544 Battlefield Boulevard, South 23324	4/2/61	P. H. Thomas	2,601,017
*Norfolk Southern Employees' Credit Union, Incorporated, 1324 North Battlefield Boulevard, Suite 1C, Greenbrier Square 23320-2171	4/26/28	T. E. Coates, Jr.	1,638,365
*Texaco Employees' Credit Union, Incorporated, Foot of Banks Street 23324	11/12/53	A. A. Basnight	676,827
CHRISTIANSBURG			
*H.L.D. Employees Credit Union, 2000 Electric Way 24073	3/26/76	S. Hensley	177,669

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Christiansburg (Cont.)			
*Montgomery County Employees Credit Union, County Courthouse, Main & South Franklin Street 24073	5/6/81	J. Yon	161,388
COLLINSVILLE			
*National Homes Employees Credit Union, Route 220, Roanoke Road, PO Box 578, 24078	7/16/76	T. W. Atwood	85,232
COVINGTON			
*Hercules Covington Employees Credit Union, 424 West Prospect Street 24426	9/4/69	D. Hicks	258,410
*WECCU Credit Union, 201 North Maple Avenue 24426	9/17/53	C. Landis, Sr.	4,248,839
DANVILLE			
*Danville Postal Credit Union, Incorporated, 700 Main Street, PO Box 1344, 24543	4/1/27	C. L. Shackelford	919,439
*Disston Employees Credit Union, U.S. Route 29, North 24541	6/20/77	W. T. Gentry	123,717
*Piedmont Educational Employee's Credit Union, Incorporated, 306 Poplar Street, 24541	5/12/69	M. O. Nelson, III	1,430,275
*R and B Employees Credit Union, 700 Monument Street, PO Box 331, 24541.	2/6/70	F. T. Hasking	111,674
*U.S.E. Credit Union, PO Box 3400, 24541	4/12/79	W. Barker	660,567
FAIRFAX			
*Fairfax County Employees Credit Union, Incorporated, 3857 Plaza Drive 22030 .	4/29/58	J. L. Lemons	17,561,982
FALLS CHURCH			
*Fairfax Hospital Association Employees Credit Union, 3300 Gallows Road 22046	2/16/70	H. A. Schmitt, Jr.	3,323,772
FORT MONROE			
*Fort Monroe Credit Union, Incorporated, Building T-261, Patch Road 23651	9/15/53	R. S. Barbour, Jr.	12,166,804
HAMPTON			
*Hampton City Employees Credit Union, Incorporated, City Hall, 22 Lincoln Street 23669	11/17/55	L. C. Riggs, Jr.	1,097,949
*Hampton Roads Educators Credit Union, Inc., 1445 West Queen Street 23669 ..	4/6/54	A. West	5,947,084
*Howmet Hampton Employees Credit Union, One Howmet Drive 23669	3/22/76	J. O. Sawyer	576,765
*S.N.B.F. Employees Credit Union, Incorporated, 905 G. Street 23670.	8/1/53	H. F. Dansey	141,677

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
HANOVER			
*Hanover County Employees Credit Union, Battlefield Communications Building, 704 Air Park Road, Ashland 23005	3/7/72	J. Foreman	601,967
HOPEWELL			
*ICI Employees Credit Union, Discovery Drive, Bermuda Hundred 23860	1/30/76	D. S. Gaskin	352,911
LEESBURG			
*Loudoun Credit Union, 2A West Loudoun Street 22075	2/3/78	L. C. Turner	459,978
LOVINGSTON			
*N.C.S.E. Credit Union, Inc., Nelson County School Board Office 22949	6/25/70	P. M. Drumheller	193,940
LURAY			
*Valley Credit Union, Route 1, PO Box 456, 22835	11/4/75	R. Lancaster	91,778
LYNCHBURG			
*Craddock-Terry Credit Union, Incorporated of Lynchburg, Virginia, 3100 Albert Lankford Drive 24505	10/22/36	C. I. Reynolds	376,630
*LG-ML Employees Credit Union, Tate Springs Road 24504	10/1/70	B. R. Hildenberger	270,226
*Lynchburg Appalachian Employees Credit Union, Incorporated, 4001 Mayflower Drive 24501	6/28/54	L. W. Ring	190,033
*Lynchburg Postal Credit Union, Incorporated, 3300 Odd Fellows Road, Room B-2, Main Post Office 24505	5/1/26	J. C. Myers	2,356,778
*Strother Drug Employees Credit Union, Incorporated, 9221 Timberlake Road 24505	4/24/57	C. M. Flynn	105,793
*T.M.C. Employees Credit Union, Inc., 1000 Robins Road, PO Box 10341, 24506	2/15/52	P. N. Stilwell	549,589
*V.B.H. Employees Credit Union, Incorporated, 3300 Rivermont Avenue 24503	10/14/65	H. Kramer	238,332
*Virginia League Central Credit Union, Incorporated, 1207 Fenwick Drive 24506	9/29/39	E. H. Farley, Jr.	9,081,660
MANASSAS			
*Contelco Credit Union, Incorporated, 9269 Lee Avenue, PO Box 449, 22110	1/20/69	B. Turner	4,853,728
*P.W.C. Employees Credit Union, 9254 Lee Avenue, PO Box 47, 22110	1/21/71	G. Brown	814,657
*P.W.H. Employees Credit Union, Inc., 8700 Sudley Road 22110	10/10/69	D. Welch	320,898

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
MARTINSVILLE			
*CCC Martinsville Employees Credit Union, Incorporated, (Route 4, Box 244, Ridgeway) 24148	8/10/64	E. L. Fisher	374,967
*M.H.M.H.C. Employees Credit Union, Memorial Hospital, Northside Drive 24112	9/18/70	L. Mitchell	309,780
*Martinsville DuPont Employees Credit Union, Incorporated, Dupont Plant, Dupont Road, PO Box 5442, 24112	3/23/53	O. W. Robertson	35,510,846
*Martinsville Postal Credit Union, Incorporated, 1123 Spruce Street 24112	7/1/49	F. D. Slaydon	178,908
MOUNT JACKSON			
*Shenandoah County Credit Union, Route 1, 4066 South Main Street, PO Box 354, 22842	9/1/81	D. M. Myers	112,234
NEWPORT NEWS			
*Chessie-Newport News Credit Union, 97-23rd Street 23607	4/28/28	D. W. Weaver	3,321,102
*Newport News Educator's Credit Union, Incorporated, 12626 Nettles Drive 23606	11/1/54	C. McKoy	10,375,977
*Newport News Municipal Employees Credit Union, Incorporated, 2400 Washington Avenue 23607	11/21/50	B. A. Crawford	7,547,378
*Newport News Post Office Credit Union, Incorporated, Rouse Tower, 3rd Floor, 6060 Jefferson Avenue 23607	3/7/52	H. M. Deane	1,199,182
**Newport News Shipbuilding Employees' Credit Union, Inc., 3711 Huntington Avenue 23607	6/2/28	E. W. Bennett	170,955,442
*Peninsula Newspaper Credit Union, Inc., 7545 Warwick Boulevard 23607	9/8/54	J. W. Goodwyn, Jr.	1,229,633
**Riverside Hospital Employees Credit Union, Inc., J. Clyde Morris Boulevard 23601	9/1/70	J. Hartman, Jr.	1,394,769
*Whittaker Memorial Hospital Credit Union, Incorporated, 5100 Marshall Avenue 23605	1/21/64	V. Ingram	104,772
NORFOLK			
*Belt Line Employees Credit Union, Incorporated, 147 Granby Street 23510	12/23/29	F. M. Williams	1,067,902
*Economy Credit Union, 1157 Production Road 23502	9/28/72	D. B. Hood	168,756
*Farm Fresh Employees Credit Union, 3487 Inventors Road 23502	3/28/68	L. W. Dobrinsky	1,056,169
*N.C.H. Credit Union, Incorporated, 2539 Corprew Avenue 23504	7/8/56	C. Williamson	231,110
**Norfolk Newspaper Employees Credit Union, Incorporated, 150 West Brambleton Avenue 23510	8/14/53	H. K. Eichelberger	2,054,864

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Norfolk (Cont.)			
*Norfolk Va. Postal Credit Union, Incorporated, Tidewater General Mail Facility Building, Room 246, PO Box 781 23501	3/9/25	S. J. Annunziata	3,020,684
**Old Dominion University Credit Union, Inc., Webb Center, 49th Street 23508	1/16/59	R. Kirby	4,260,659
**Prime Care Credit Union, Incorporated, 600 Gresham Drive 23507	3/9/70	M. Coley	2,748,398
*Rosso and Mastracco Employees Credit Union, 1187 Azalea Garden Road 23502	1/5/79	J. H. Shannon	373,861
*Tidewater Telephone Employees Credit Union, Incorporated, Citizens Trust Building, 6330 Newtown Road, Suite 226, 23502	7/22/58	F. W. Edwards	12,363,684
NORTON			
*Kennedy's Piggly Wiggly Credit Union, 520 Kentucky Avenue 24273	3/23/72	J. D. Glawson	56,406
PALMYRA			
*Fluvanna County School Employees Credit Union, Fluvanna County School Board 22901	5/6/75	C. Oliff	34,706
PETERSBURG			
*Federal Employees Credit Union of Petersburg, Incorporated, 29 Franklin Street 23803	8/14/24	T. M. Crawley	1,126,484
*Petersburg Federal Reformatory Credit Union, Incorporated, Federal Reformatory 23803	8/27/51	W. W. Hawkins	601,243
PORTSMOUTH			
*Naval Hospital Credit Union, Incorporated, Building 109, Naval Regional Medical Center 23705	11/11/53	W. Guinn	2,903,979
*The Navy Yard Credit Union, Incorporated, Building 202, Norfolk Naval Shipyard 23709	6/7/29	J. Button	19,866,583
*PFD FIREFIGHTERS Credit Union, Incorporated, 361 Effingham Street 23704	5/24/55	K. G. Ballentine	1,712,939
*Portsmouth Police Credit Union, Incorporated, 701 Crawford Street 23704	4/24/57	G. W. Waters	545,797
*The Portsmouth Post Office Credit Union, Incorporated, 933 Broad Street, Room 123, PO Box 7265, 23707	2/3/49	G. Henley	1,139,526
*Procter & Gamble Employees Credit Union, Incorporated, 3600 Elm Avenue 23705	12/1/58	J. C. Lewin, Jr.	152,197
RICHMOND			
*Blue Cross and Blue Shield of Virginia Employees' Credit Union, Incorporated, 2015 Staples Mill Road 23279	12/17/58	B. W. Linkenauger	2,215,974

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Richmond (Cont.)			
*Chesapeake & Ohio Employees Credit Union, Incorporated, 4912 Fitzhugh Avenue 23230	1/28/27	E. L. Davis	8,845,527
*DIR Credit Union, Incorporated, 400 North 8th Street 23240	12/21/50	B. S. Medlin	2,663,770
*DuPont Fibers Employees Credit Union, Inc., 5403 Jefferson Davis Highway 23234	10/1/56	W. M. Koogler, II	43,879,070
*NABISCO Employees Credit Union, 6002 South Laburnum Avenue 23231	8/22/76	C. H. Bigley	819,355
*RECO Employees Credit Union, Incorporated, 7th & Hospital Street 23219	3/30/53	M. L. Dillard	264,061
*Richmond Fire Department Credit Union, Incorporated, 4715 Forest Hill Avenue 23225	5/15/29	T. F. Stone, Jr.	2,055,906
*Richmond Memorial Hospital Employees Credit Union, Incorporated, 1300 Westwood Avenue 23227	11/11/57	M. Rebkovich	1,434,222
*Richmond Police Department Credit Union, Incorporated, 501 North 9th Street 23219	11/15/34	I. A. Neal	940,715
*The Richmond Postal Credit Union, Incorporated, 1801 Brook Road 23260	11/22/23	B. Wilson	17,849,288
*S.C.L. Employees Credit Union of Richmond, Inc., Bryan Park Terminal, RF&P Railroad, PO Box 6355, 23230	6/17/52	S. L. Green	195,492
*S.M.H. Employees Credit Union, Incorporated, 5801 Bremo Road 23226	4/11/69	M. More	731,717
*Southern States Employees' Credit Union, Incorporated, 6606 West Broad Street 23213	5/5/40	A. E. Zehringer, Jr.	3,309,882
**Spruance Cellophane Employees Credit Union, Incorporated, 7119 Jefferson Davis Highway 23237	3/24/53	R. O. Ranck	5,030,786
*State Employees' Credit Union, Incorporated, 808 East Broad Street 23219	12/11/28	D. J. Hall	68,720,718
*Thalhimer's Credit Union, Incorporated, 6th & Broad Street 23219	9/15/30	C. A. Lindsey	1,806,506
*University Credit Union, Special Programs Building, Room 113, PO Box 236, University of Richmond 23173	4/1/75	A. F. Powell	193,837
*Dominion Credit Union, Incorporated, One James River Plaza 23219	10/5/40	K. L. Green	10,351,779
**Virginia United Methodist Conference Credit Union, Inc., 4016 West Broad Street 23230	3/27/52	G. S. Lightner, IV	3,433,500
**William Byrd Press Employees' Credit Union, Incorporated, 2901 Byrdhill Road 23228	6/29/51	D. W. Hill	801,197
RINGGOLD			
*B&B Credit Union, RFD #3, Box 190 24586	1/28/81	D. Hardison	131,934

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ROANOKE			
*Roanoke Blue Cross—Blue Shield Employees Credit Union, 602 Jefferson Street, S.E., 24045	10/6/75	R. Wurzburger	84,499
**Times-World Employees Credit Union, Incorporated, 201 West Campbell Avenue 24010	9/18/41	P. G. Nichols	466,174
RUSTBURG			
*Campbell County Employee's Credit Union, Inc., School Board Office 24588	9/19/56	N. B. Hughes	191,271
SALEM			
*Salem E.B.A. Credit Union, Incorporated, 731 Harrison Avenue 24153	2/24/57	K. I. Brown	1,464,887
SMITHFIELD			
*Gwaltney Employees Credit Union, Incorporated, Highway 66 & 10, 23430	8/10/61	B. R. Wise	1,057,687
*Smithfield Packing Employees' Credit Union, Smithfield Packing Co. 23430	4/27/71	T. Musser	832,048
STAUNTON			
*Staunton Employees Credit Union, 25 North Augusta Street, PO Box 1294, 24401	1/18/79	D. Hawpe	114,454
*Virginia Gas Credit Union, Incorporated, 107 South Coalter Street 24401	5/29/56	P. R. Eutsler	1,543,443
SUFFOLK			
*The Nansemond Credit Union, Incorporated, 617 East Washington Street 23434	6/20/49	M. M. Freeman	1,912,181
VIRGINIA BEACH			
*Bayville Farms Credit Union, Incorporated, 4137 First Court Road 23455	7/24/63	B. H. Noah	59,340
WAYNESBORO			
*GENICOM Employees Credit Union, 531 West Main Street Building 22980	6/13/77	D. Theado	3,341,559
*Klann Employees Credit Union, Incorporated, 301 Fourth Street 22980	9/2/56	L. M. Kitts	54,011
*Wayn-Tex Employees' Credit Union, Inc., 901 South Delphine Avenue 22980	2/1/59	P. Colvin	248,995
**Waynesboro DuPont Employees Credit Union, Incorporated, 301 DuPont Boulevard 22980	7/1/59	E. T. Critzer	69,396,520
*W.C.H. Employees Credit Union, Incorporated, 501 Oak Avenue 22908	4/3/64	T. Long	516,362
*W.P.S.E. Credit Union, Inc., 301 Pine Avenue 22980	10/17/58	A. Brodowicz	435,724

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
WINCHESTER			
*ABEX Employees Credit Union, 110-C Richards Avenue 22601	5/27/82	L. A. Largent	466,912
*Frederick Credit Union, 205 East Boscawen Street 22601	4/1/82	C. H. Casey	185,701
YORKTOWN			
**AMOCO Yorktown Refinery Credit Union, PO Box 578, 23690	3/12/58	L. L. Knutson	951,254

**Insured by National Credit Union Administration
*Insured by Virginia Credit Union Share Insurance Corporation

CREDIT UNION STATUS CHANGES—1985

CREDIT UNION RELOCATIONS

March	1	P.W.C. Employees Credit Union moved its office from 9305 Peabody Street to 9254 Lee Avenue, both in Manassas, VA.
March	5	Piedmont Educational Employees' Credit Union, Inc. moved its office from 115 South Main Street to 306 Poplar Street, both in Danville, VA.
March	12	ABEX Employees Credit Union moved its office from 110-C Richards Avenue to 2625 A Papermill Road, both in Winchester, VA.
July	25	B&B Credit Union moved its office from Route 1, PO Box 30 to R.F.D. #3, Box 190, both in Ringgold, VA.
August	6	University Credit Union moved its office from Boatwright Library Building, University of Richmond Campus to Room 113, Special Programs Building, University of Richmond, both in Richmond, VA.
August	28	Whittaker Memorial Hospital Credit Union, Incorporated moved its office from 1003 28th Street to 5100 Marshall Avenue, both in Newport News, VA.
November	15	CCC Martinsville Employees Credit Union, Incorporated moved its office from Route 3, Box 26 to Route 4, Box 244, both in Ridgeway, VA.

CREDIT UNION LIQUIDATIONS

January	1	Fredericksburg Area Credit Union, Fredericksburg, VA, liquidated on this date.
August	27	Virginia State School Credit Union, Incorporated, Hampton, VA, liquidated on this date.

CREDIT UNION MERGERS

December	2	Heritage Employees Credit Union, Blacksburg, VA, merged into N&W Employees Federal Credit Union.

CREDIT UNION NAME CHANGES

March	7	Vepco Credit Union, Incorporated, Richmond, changed its name to Dominion Credit Union, Incorporated.

NONPROFIT DEBT COUNSELING AGENCIES

(Pursuant to Chapter 10.0, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Educational Services of Northern Virginia
3514 Chain Bridge Road
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
1010 Miller Park Square
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222-19th Street, West
Norfolk, Virginia 23517

Consumer Credit Counseling Service of Greater Richmond, Inc.
6 North 6th Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
703 State & City Building
104 West Campbell Avenue
Roanoke, Virginia 24011

Peninsula Consumer Credit Counseling Service
P.O. Box 7315
Hampton, Virginia 23666

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

American Express Travel Related Service Company, Inc.
American Express Plaza
New York, New York 10004

B A Cheque Corporation
1 Powell Street
San Francisco, California 94102

Barclays Bank P L C
120 Broadway
New York, New York 10005

The Chase Manhattan Corporation
80 Pine Street
New York, New York 10081

Citicorp Services, Incorporated
8430 West Bryn Mawr
Chicago, Illinois 60631

Global Express Money Orders, Inc.
8940 Brookville Road
Silver Spring, Maryland 20910

Republic Money Orders, Inc.
1700 Republic National Bank Building
P.O. Box 2048
Dallas, Texas 75201

Societe Francaise Du Cheque De Voyage
c/o American Express Company
American Express Plaza
New York, New York 10004

Travelers Cheque Associates Limited
c/o American Express Company
American Express Plaza
New York, New York 10004

Travelers Express Company, Inc.
5075 Wayzata Boulevard
Minneapolis, Minnesota 55416

Thomas Cook, Inc.
Travelers Cheque Division
11 West 42nd Street
New York, New York 10036